

Proposed NU Business Name: **BITHI DECORATOR**



Project identification and prepared by: Md Shahidul Islam
Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FIROZ ALAM
Age	:	20-10-1983 (33Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Narayanpur , P.O: Bagha , P.S: Bagha , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST RIZIA BEGUM
(iii) Father's name	:	LATE AHSAN ALI
(iv) GB member's info	:	Branch :Monigram , Centre : 01 (Female), Member ID: 5474/3 , Group No: 07 Member since: 03-04-2006 (10 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 24440 Outstanding loan: NIL
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01750-927677
Family's Contact No.	:	01745-911524
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RIZIA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	BITHI DECORATOR
Location	:	Narayanpur , Baazar
Total Investment in BDT	:	BDT 350000/-
Financing	:	Self BDT 300000/- (from existing business) 86% Required Investment BDT 50000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 08 ft= 160 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Decoration sevice etc▪Average 100% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented. .▪Collects goods from▪Agreed grace period is 3 months.

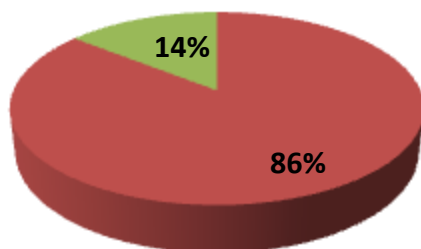
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Decorator service.	890	26700	320400
Total Sales (A)	890	26700	320400
Less Variable Expense			
Decorator service.			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	890	26700	320400
Less Variable Expense			
Rent		1,100	13200
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		50	600
Bank charge		100	1200
Mobile bill		300	3600
Total fixed cost (D)		18,050	216600
Net Profit (E)= [C-D]		8,650	103800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Chair	195	300	58,500	0	0	0	58,500
Plate	800	80	64,000	0	0	0	64,000
Pot	10	5000	50,000	0	0	0	50,000
Genaretor	1	27000	27,000	0	0	0	27,000
Jug	60	70	4,200	0	0	0	4,200
Cloth	1	30000	30,000	0	0	0	30,000
Bucket	30	180	5,400	0	0	0	5,400
Light	1	10000	10,000	0	0	0	10,000
Others	1	900	900	0	0	0	900
Tin & Other materials		0	0	1	50000	50,000	50,000
Security	1	50000	50,000	0	0	0	50,000
Total	1100	0	300,000	1	0	50,000	350,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 50,000
- Total 350,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Decorator service.	1100	33000	396000	415800	436590
Total Sales (A)	1100	33000	396000	415800	436590
Less Variable Expense					
Decorator service.					
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)	1,100	33000	396000	415800	436590
Less Variable Expense					
Rent		1,100	13200	13,200	13200
Electricity bill		500	6000	6500	7000
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		50	600	600	600
Bank charge		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		18,650	222,600	223,700	224800
Net Profit (E)= [C-D]		14350	172200	192,100	211790
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	172,200	192,100	211790
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152,200	324300
	Total Cash Inflow	222200	344300	536090
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	152,200	324300	516090

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











সোকান ভাড়া চুক্তিনামা

১ম পক্ষ
বিশি ডেকেভেলপ
২য় পক্ষ
সোকান ভাড়া চুক্তিনামা

স্বাক্ষরিত
তারিখ: ১৫/০৫/২০১৬
স্বাক্ষর: [Signature]
স্বাক্ষর: [Signature]

বাংলাদেশ সরকার
স্বাক্ষরিত
তারিখ: ১৫/০৫/২০১৬
স্বাক্ষর: [Signature]

১. পক্ষ এই ভাড়া চুক্তি স্বাক্ষর করেছেন।
১. পক্ষ এই ভাড়া চুক্তি স্বাক্ষর করেছেন।
 ২. ভাড়া চুক্তি স্বাক্ষর করেছেন।
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স্বাক্ষর: [Signature]

FAMILY PICTURE

