

Proposed NU Business Name: **S R RASEDUL DECORETOR & SAUND SESTYM**



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Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASEDUL ISLAM
Age	:	18-011-1997 (19 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill:Shekhar, P.O: Kazipara, Thana: Kahalu, Dist: Bogra
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 RASHEDA BEGUM
(iii) Father's name	:	REZAUL KARIM
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 20(Female), Member ID: 5124/2, Group No: 03 Member since: 13-05-2005(05 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: Nil
(v) Who pays GB loan installment	:	Father
(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	:	06 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-720670
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RASHEDA BEGUM joined Grameen Bank since 18 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	S R RASEDUL DECORETOR & SAUND SESTYM
Location	:	Shekhar, Kahalu, Bogra
Total Investment in BDT	:	BDT 362,000/-
Financing	:	Self BDT 302,000/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decoreter Service.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

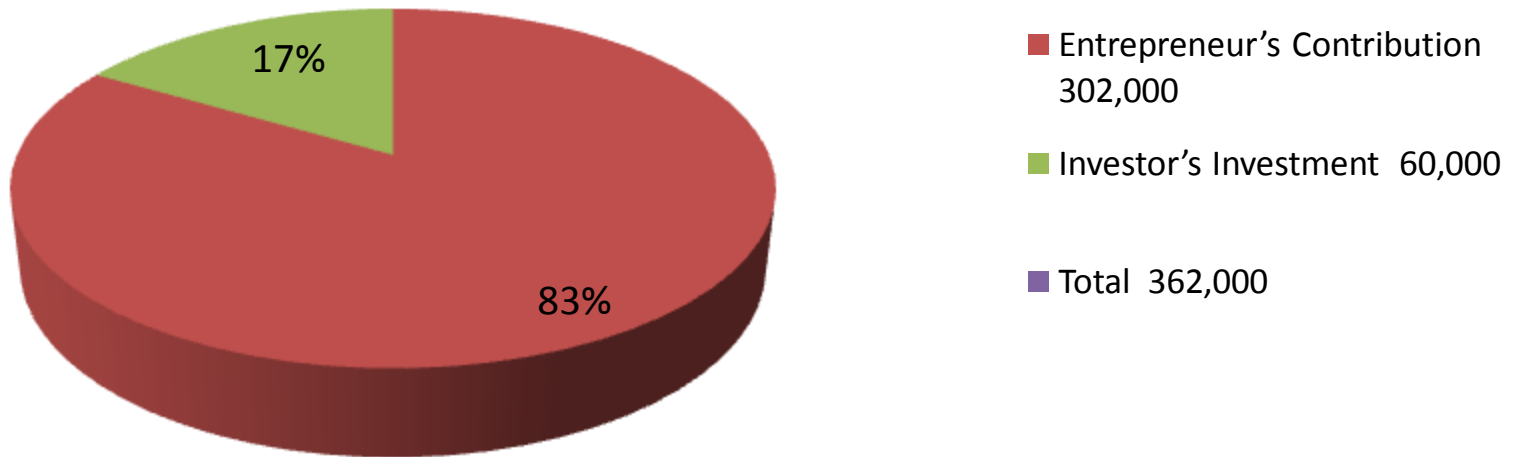
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Decorater Service.	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Decorater Service.	3750	112500	1350000
Total variable Expense (B)	3,750	112500	1350000
Contribution Margin (CM) [C=(A-B)	1,250	37500	450000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		20,000	240000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		27,200	326400
Net Profit (E)= [C-D]		10,300	123600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Saspen	10	4,000	40000	5	5,000	25000	65000
Sound Box	4	40,000	160000	2	10,000	20000	180000
Chair	200	300	60000	50	300	15000	75000
Plate	500	25	12500	0	0	0	12500
Besing	2	5,000	10000	0	0	0	10000
Tabel	50	300	15000	0	0	0	15000
Others	25	200	5000	0	0	0	5000
Total	14	0	302,000	57	0	60,000	362,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Decoreter Service.	7000	210000	2520000	2646000	2778300
Total Sales (A)	7000	210000	2520000	2646000	2778300
Less Variable Expense				0	0
Decoreter Service.	5250	157500	1890000	1984500	2083725
Total variable Expense (B)	5,250	157500	1890000	1984500	2083725
Contribution Margin (CM) [C=(A-B)]	1,750	52500	630000	661500	694575
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		300	3600	3780	3969
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		25000	300000	315000	330750
Entertainment		500	6000	6300	6615
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		32,800	393600	413280	433944
Net Profit (E)= [C-D]		19,700	236400	248220	260631
Investment Payback			24,000	24,000	24,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	236400	248220	260631
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		212,400	436,620
	Total Cash Inflow	296,400	460,620	697,251
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	212,400	436620	673251

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 04 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







SR

বাসিন্দু

ডেকোরেট

ডিজিটাল

স্বাউন্ড সিস্টেম

স্বাঃ ঘাঃ রেজাউল হক
মোবঃ ০১৭৭২-৭২০৬

শেখাহার বাজা
কাহালু, বগুড়া





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এস, আর
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কোরেটর
ডিজিটাল
চন্দ সিস্টেম
মাস্টার

এস
আর
রাসিমদুল
কোরেটর
ডিজিটাল
মাস্টার

রাসিমদুল

FAMILY PICTURE

