

Proposed NU Business Name: RITU DECORATOR



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Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIMOL CHANDRA DAS
Age	:	10-02-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Lokkhipur, P.O: Kuhumashanti bazar, P.S: Chagolnaiya, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ADOR BALA DAS
(iii) Father's name	:	LATE. ONONTO CHANDRA DAS
(iv) GB member's info	:	Branch: Chagolnaiya, Centre # 34 (Female), Member ID: 2580/1, Group No: 02 Member since: 03-02-2004 to 2010 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-260730
Mother's Contact No.	:	01814-260731
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ADOR BALA DAS joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RITU DECORATOR
Location	:	Main road, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 440,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a decoration business.▪Average 50% gain on sales.▪The business is operating by entrepreneur. Existing 4 employees.▪One will appointed.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

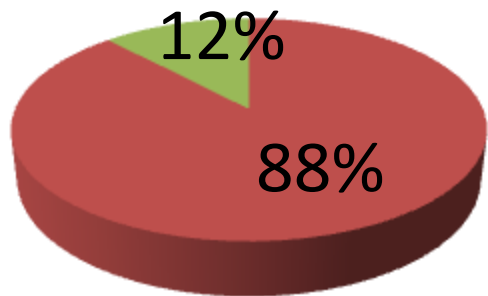
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Decoration item	70,000	840,000
Total Sales (A)	70,000	840,000
Less. Variable Expense		
Decoration item	35,000	420,000
Total variable Expense (B)	35,000	420,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	300	3,600
Rent	2,500	30,000
Salary (staff)	20,000	240,000
Total fixed Cost (D)	28,700	344,400
Net Profit (E) [C-D]	6,300	75,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Decoration item	1	400000	400000	1	60000	60000	460000
Security	1	40000	40000	0	0	0	40000
Total	2	440000	440,000	5	60,000	60,000	500,000

Source of Finance



- Entrepreneur's Contribution 440,000
- Investor's Investment 60,000
- Total 500,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Decoration item	91,000	1,092,000	1,146,600	1,203,930
Total Sales (A)	91,000	1,092,000	1,146,600	1,203,930
Less. Variable Expense				
Decoration item	45,500	546,000	573,300	601,965
Total variable Expense (B)	45,500	546,000	573,300	601,965
Contribution Margin (CM) [C=(A-B)]	45,500	546,000	573,300	601,965
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	300	3,600	3,600	3,600
Rent	2,500	30,000	30,000	30,000
Salary (staff)	25,000	35,000	35,000	35,000
Total Fixed Cost	33,900	106,800	108,600	110,100
Net Profit (E) [C-D]	11,600	439,200	464,700	491,865
Investment Payback		24,000	24,000	24,000

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

<i>Sl #</i>	<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	439,200	464,700	491,865
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		415,200	855,900
	Total Cash Inflow	499,200	879,900	1,347,765
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	24,000	24,000
3	Net Cash Surplus	415,200	855,900	1,323,765

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:05
Experience & Skill : 15 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

