

Proposed NU Business Name: RASAD DAKORATOR.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	RASHEDOZAMAN RASHED.
Age	:	31/08/1992(25 Years)
Education, till to date	:	H.S.C.
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 sister.
Address	:	Vill: Horian North para , P.O: Rajshahi Sugar Mills, P.S:paba, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RASIDA BEGUM.
(iii) Father's name	:	MD.MONSOR RAHMAN.
(iv) GB member's info	:	Branch: Katakali paba,Centre # 4(Female), Member ID: 1235/1, Group No: 05 Member since:03/07/2013 Running.(4 Years) First loan: BDT 5,000/=
Further Information:		Existing Loan:60,000/= Outstanding loan:25,380/=
(v) Who pays GB loan installment	:	Self.
(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	:	5 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.	:	01756003003..
Mother's Contact No.	:	01735488084.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASIDA BEGUM.joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASAD DAKORATOR.
Location	:	Horian,paba,Rajshahi.
Total Investment in BDT	:	BDT 620,000/-
Financing	:	Self BDT 570,000/-(from existing business) 92% Required Investment BDT 50000/-(as equity)8%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery goods.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rent.▪Agreed grace period is 3 months.

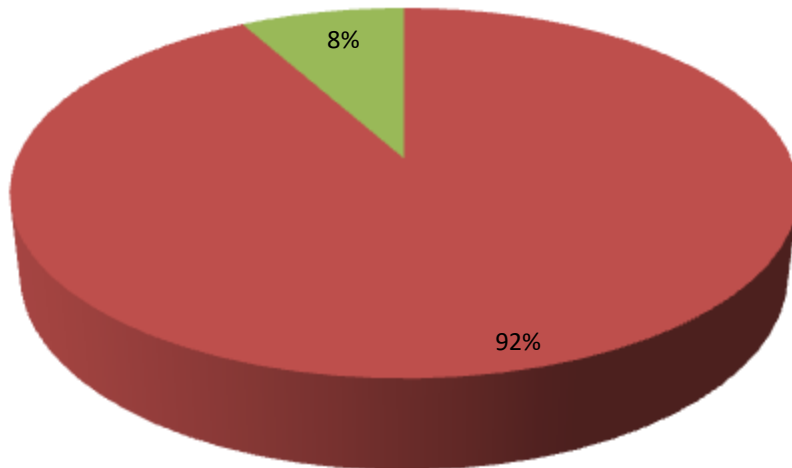
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorator service		30000	360000
Total Sales (A)		30000	360000
Less. Variable Expense			
Decorator service		15000	180000
Total variable Expense (B)		15000	180000
Contribution Margin (CM) [C=(A-B)]		15000	180000
Less. Fixed Expense			
Rent		500	6000
Electricity Bill		600	7200
Mobile Bill		200	2400
Salary (self)		5000	60000
Guard			
Transportation		1000	12000
Entertainment			
Salary (staff)		4000	48000
Bank service Charge			
Total fixed Cost (D)		11300	135600
Net Profit (E) [C-D]		3700	44000

Investment Breakdown

Particulars	Existing	Proposed	Total
Decorator Goods	5,70,000.		5,70,000
Chair and Table		50000	50000
	570,000	50,000	620,000

Source of Finance



- Entrepreneur's Contribution 570,000
- Investor's Investment 50,000
- Total 620,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Decorator service		32000	384000	403200	423360
Total Sales (A)		32000	384000	403200	423360
Less. Variable Expense		0	0	0	0
Decorator service		16000	192000	201600	211680
Total variable Expense (B)		16000	192000	201600	211680
Contribution Margin (CM) [C=(A-B)]		16000	192000	201600	211680
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		600	7200	7200	7200
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	12000	12000
Entertainment		0	0	0	0
Salary (staff)		4000	48000	48000	48000
Security Gard			0	0	0
Bank service Charge			0	0	100
Total Fixed Cost		11300	135600	135600	135700
Net Profit (E) [C-D]		4700	56400	66000	75980
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	56400	66000	75980
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		36400	82400
	Total Cash Inflow	106,400	102400	158380
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	36,400	82400	138380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: Others:1
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Horian Paba,Rajshahi .
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

