

Proposed NU Business Name: **BARANOY DECORETOR**



Project identification and prepared by: Mr. Kabir Raksam
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. ASADUR JAMAN
Age	:	10-06-1994(23Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	no
No. of siblings:	:	1 brother
Address	:	Vill: Taherpur,P.O: taherpur.P.S: bagmara, 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. SUMAIA SULTANA
(iii) Father's name	:	MD. AMZAD HOSSAIN
(iv) GB member's info	:	Branch: Shreepur, Centre # 89(Female), Member ID: 9494/2, Group No: 04 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 20000
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01717686250
Father's Contact No.	:	01761552698
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SUMAIA SULTANA joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

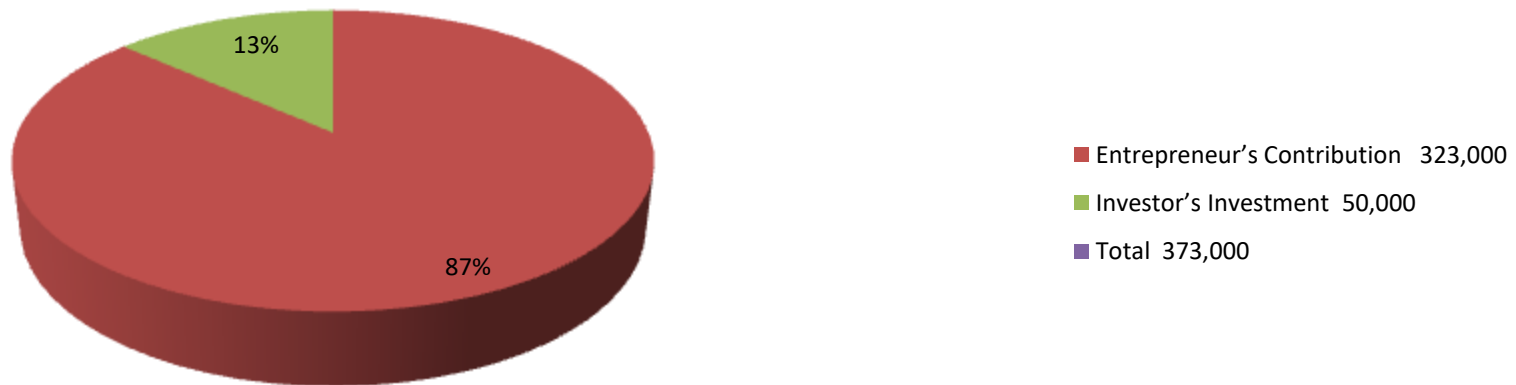
Business Name	:	BARANOY DECORETOR
Location	:	Taherpur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 3,50,000-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft= 200 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale		20,000	240000
Total Sales (A)		20,000	240000
Less. Variable Expense			
		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		20,000	240000
Less. Fixed Expense			
Rent			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			
Transportation		1000	12,000
Entertainment		200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		13,000	156,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
chospen	25 p	6,000	150,000			30000	180,000
pleat	800 p	50	40,000				40,000
samiana	100 goj	30	3,000				3,000
chair	300 p	300	90,000				90,000
tabel	40	1000	40,000				40,000
sound system						20000	20,000
Total	40	7380	323000		0	50000	373000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		25000	300000	315000	330750
Total Sales (A)		25000	300000	315000	330750
Less. Variable Expense					
oil,rice,wheat,cosmatic etc.		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)		25000	300000	315000	330750
Less. Fixed Expense					
Rent					
Electricity Bill		500	6000	6500	7000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	13000
Entertainment		200	2400	2800	3000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	86200	87100
Net Profit (E) [C-D)		18000	215900	228800	243650
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	215900	228800	243650
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		195900	404700
	Total Cash Inflow	265900	424700	648350
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	195900	404700	628350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: taherpur, bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



TEPCO



TRPG

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Family picture

