

Proposed NU Business Name: **RAFI DECORATOR**



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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL KASHEM
Age	:	03-05-1998 (19 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	4 Brother & 1 Sisters
Address	:	Vill: Pamira, P.O: Boktar munshi. P.S: Sonagazi, 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	:	SHORIFA KHATUN
(iii) Father's name	:	ABU TOIYOB
(iv) GB member's info	:	Branch: Mongol Kandi Sonagazi, Centre # 24 (Female), Member ID: 3565, Group No: 10 Member since: 18-05-2010 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 7,000/- Outstanding loan: BDT 6067-
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01881-107786
Family's Contact No.	:	01836-748284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHORIFA KHATUN joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAFI DECORATOR
Location	:	Dakbangla Bazaar, Feni
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 380,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; decoration item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

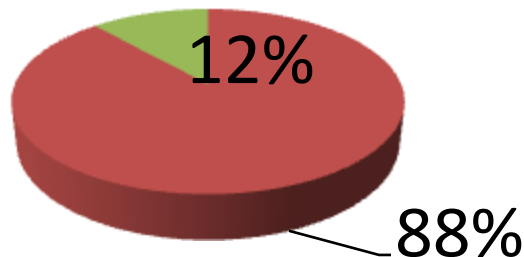
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Decoration service	140,000	1,680,000
Total Sales (A)	140,000	1,680,000
Less. Variable Expense		
Decoration service	105,000	1,260,000
Total variable Expense (B)	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	1,500	18,000
Transportation	300	3,600
Salary (staff)	17,000	204,000
Total fixed Cost (D)	24,500	294,000
Net Profit (E) [C-D]	10,500	126,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Decoration Item	1	350000	350,000	0	0	0	350,000
Tri paper	0	0	0	5	1200	6,000	6,000
Chair	0	0	0	100	430	43,000	43,000
Plate	0	0	0	2	500	1,000	1,000
Security	1	30000	30,000	0	0	0	30,000
Total	2		380,000	107		50,000	430,000

Source of Finance



■ Entrepreneur's Contribution 380,000

■ Investor's Investment 50,000

■ Total 430,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Decoration service	160,000	1,920,000	2,016,000	2,116,800
Total Sales (A)	160,000	1,920,000	2,016,000	2,116,800
Less. Variable Expense				
Decoration service	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	40,000	480,000	504,000	529,200
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	1,500	18,000	18,000	18,000
Transportation	400	4,800	5,500	6,000
Salary (staff)	17,000	204,000	204,000	204,000
Total Fixed Cost	24,700	296,400	299,000	301,000
Net Profit (E) [C-D]	15,300	183,600	205,000	228,200
Investment Payback		20,000	20,000	20,000

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

Sl #	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	183,600	205,000	228,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		163,600	348,600
	Total Cash Inflow	233,600	368,600	576,800
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	163,600	348,600	556,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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













বিশ্বমিষ্টান্নমির পরিচালনা পরিষদ

রাফি ডেকোরেটর



এখানে অভিজ্ঞ বাবুর্চি দ্বারা আধুনিক ও রুচিসম্মত খাবার পরিবেশন এবং বিয়ে, বৌ-ভাত, জন্মদিন সহ যে কোন অনুষ্ঠানে ডেকোরেটর সামগ্রী ভাড়া দেওয়া হয়।

প্রোঃ মোঃ আবু তৈয়ব # ০১৮৩৬-৭৪৮২৮৪

কলেজ রোড, ইউছুফ মার্কেট, ডাকবাংলা, সোনাগাজী, ফেনী।

FAMILY PICTURE

