

## Proposed NU Business Name: **RAKIB DECORATOR**



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Sonatala unit.Bogra

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Md. Kantu Mia</b>
Age	:	13-06-1988(29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Sister
Address	:	Vill: Lohagara P.O: Veluerpara P.S: Sonatala 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	:	<b>Most. Kazal Begum</b>
(iii) Father's name	:	<b>Md. Sadek Ali</b>
(iv) GB member's info	:	Branch: Jhorgacha Sonatala, Centre # 13(Female), Member ID: 7014, Group No: 04 Member since: 01-01-2012( 05 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 56103/-, Outstanding loan: 55023/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-179723
Mother's Contact No.	:	01782-295489
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Kazal Begum** joined Grameen Bank since 05 years ago. At first she took 10,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAKIB DECORATOR</b>
Location	:	Lohagara, Veluerpara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 250,000/-(from existing business) 84% Required Investment BDT 40,000/-(as equity) 16%
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"> <li>▪The business is planned to be scaled up by investment in existing goods; Sound box, sound system, Chair, Table, Mike, etc.</li> <li>▪Average gain on 20% sale.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪None employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from local market.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

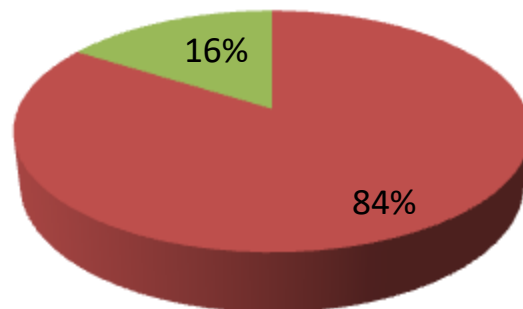
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Decorator items	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Decorator items	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>116,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sound box	2	35000	70,000	1	35,000	35,000	105,000
Sound system	5	15000	75,000	1	5000	5,000	80,000
Chair	100	250	25,000	0	0	0	25,000
Table	5	800	4,000	0	0	0	4,000
Mike	8	4500	36,000	0	0	0	36,000
Plate	200	80	16,000			0	16,000
Others	1	4000	4,000	0	0	0	4,000
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>322</b>	<b>79630</b>	<b>250000</b>	<b>2</b>	<b>40000</b>	<b>40000</b>	<b>290000</b>

## Source of Finance



- Entrepreneur's Contribution  
210,000
- Investor's Investment 40,000
- Total 250,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Decorator items	3,300	99,000	1,188,000	1,247,400	1,309,770
<b>Total Sales (A)</b>	<b>3,300</b>	<b>99,000</b>	<b>1,188,000</b>	<b>1,247,400</b>	<b>1,309,770</b>
<b>Less. Variable Expense</b>					
Decorator items	2,640	79,200	950,400	997,920	1,047,816
<b>Total variable Expense (B)</b>	<b>2,640</b>	<b>79,200</b>	<b>950,400</b>	<b>997,920</b>	<b>1,047,816</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>	<b>249,480</b>	<b>261,954</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>116,400</b>	<b>116,400</b>	<b>116,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,100</b>	<b>121,200</b>	<b>133,080</b>	<b>145,554</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	121,200	133,080	145,554
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		101,200	214,280
	<b>Total Cash Inflow</b>	<b>171,200</b>	<b>234,280</b>	<b>359,834</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>101,200</b>	<b>214,280</b>	<b>339,834</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : Years  
Quality goods & services;  
Skill and experience; Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Digalkhandi, Veluerpara,  
Sonatala, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# Family picture

