

Proposed NU Business Name: **ANIK DECORATOR**

# ২য় দফার আবেদন

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Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahman



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

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

Name	:	<b>ANIK KHAN</b>
Age	:	12-02-1993 (24 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	Son
No. of siblings:	:	4 Brothers & 1 Sisters
Address	:	Vill: Tarutia kalai, P.O: Tarutua kalai, P.S: Delduar Dist: Tangail
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>MST. RAJIA BEGUM</b>
(iii) Father's name	:	<b>MD : AYUB KHAN</b>
(iv) GB member's info	:	Branch: Mogra Kalihati, Centre # 56 (Female), Member ID: , Group No: Member since: 08-05-1998 (22 Years) First loan: 3,000 taka. Existing loan: taka Outstanding loan: taka
Further Information:		
(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	:	7 years experience in running business. He has no year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773263133
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

RAJIA KHAN joined Grameen Bank since 22 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture and home development.

## Proposed Nobin Udyokta Business Info

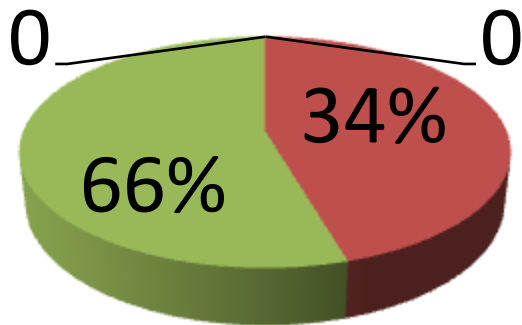
Business Name	:	<b>ANIK DECORATOR</b>
Location	:	Tarutia Bazar,Delduar ,Tangail.
Total Investment in BDT	:	BDT 3540000
Financing	:	Self BDT 234000(from existing business) 66% Required Investment BDT 120,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 10,000
Size of shop	:	21 ft x 14 ft= square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪He makes various decorators, shelf, dinning table etc.c.</li> <li>▪Average 50% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 2 employee.</li> <li>▪The business is rented.</li> <li>▪Collects goods from Makrai Bazar, Gataial.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Chair table plate mayek etc	4,000	120,000	1,440,000
	4,000	120,000	1,440,000
<b>Less. Variable Expense</b>			
Chair table plate mayek etc	2,400	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,600</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		10,000	120,000
Salary (self)		5,000	60,000
Salary (stuff)		8,000	96,000
Entertainment		300	3,600
Guard		100	1,200
Generator Bill		-	-
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>25,200</b>	<b>302,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,800</b>	<b>129,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Deski	3	4,000	12,000	5	4,000	20,000	32,000
chair	200	200	40,000	200	400	80,000	120,000
table	30	1,000	30,000	10	1,500	15,000	45,000
porda	50	500	25,000	10	500	5,000	30,000
paracute	1	8,000	8,000				8,000
plate	200	50	10,000			-	10,000
mayek	10	3,000	30,000			-	30,000
generator	1	20,000	20,000			-	20,000
sound	3	15,000	45,000			-	45,000
cable	10	1,000	10,000			-	10,000
other			4,000				
			234,000			120,000	350,000

## Source of Finance



Entrepreneur Contribution	234,000
Investors Investment	120,000
<b>Total Investment</b>	<b>354,000</b>

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Chair table plate mayek etc	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Chair table plate mayek etc	3,000	105,000	1,260,000	1,323,000	1,389,150
<b>Total variable Expense (B)</b>	<b>3,000</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>	<b>1,389,150</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		10,000	120,000	120,000	120,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (stuff)		8,000	96,000	96,000	96,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator Bill		-	-	-	-
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>25,200</b>	<b>302,400</b>	<b>302,400</b>	<b>302,400</b>
<b>Net Profit (E) [C-D]</b>		<b>19,800</b>	<b>237,600</b>	<b>249,480</b>	<b>237,600</b>
<b>Payback</b>			<b>48,000</b>	<b>48,000</b>	<b>48,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	120,000		
1	Net Profit	237,600	249,480	237,600
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		189,600	391,080
	<b>Total Cash Inflow</b>	<b>357,600</b>	<b>439,080</b>	<b>628,680</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	120,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>168,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>189,600</b>	<b>391,080</b>	<b>580,680</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

মানিক  
ডেকারেটর  
তারিখিয়া বাজার

বীন উদ্যোগ  
স্বাস্থ্য সেবা কেন্দ্র  
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