

Proposed NU Business Name: **AKOTA MIC AND DECORATOR**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUL ISLAM
Age	:	02-05-1990 (26 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Zatrashul, P.O Muruil P.S: Kahalu Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AMIRUN BIBI
(iii) Father's name	:	MD. ABDUL KADER KHANDAKER
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 27(Female), Member ID: 4673/1, Group No: 02 Member since: 04-08-2008 (07Years) First loan: BDT 5000 /- Outstanding loan: Nil
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	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961-279550
Family's Contact No.	:	01718-843359
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMIRUN BIBI joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKOTA MIC AND DECORATOR
Location	:	Vill: Muruil Bazar, P.O: Muruil, P.S: Kahalu, Dist: Bogra
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 120,000/- (from existing business) 78% Required Investment BDT 80,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 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; Rent decorator goods, sound sistem & mic etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund one labor will be appointed.▪Agreed grace period is 3 months.

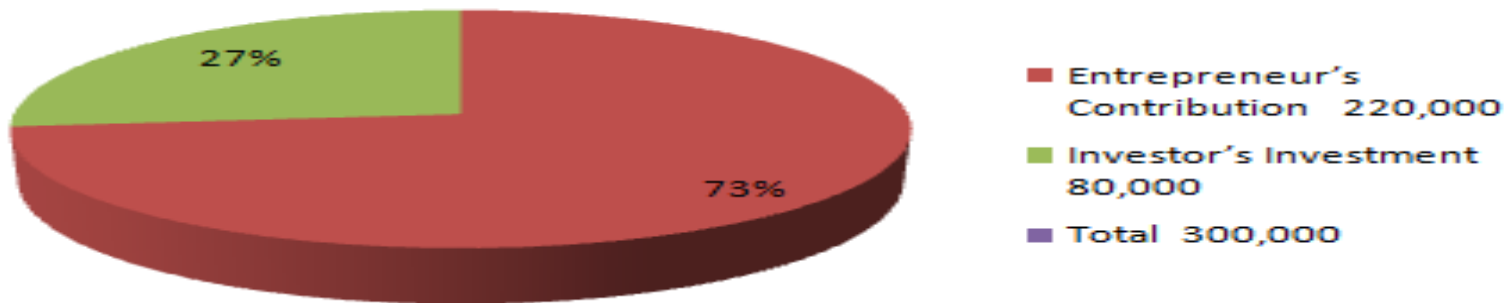
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rent decorator goods, sound sistem & mic etc.	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Carying, labor etc.	480	14,400	172,800
Total variable Expense (B)	480	14,400	172,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Electricity Bill		1000	12,000
Transportation		300	3,600
Mobile Bill		300	3,600
Entertainment		600	7,200
Salary (self)		5,000	60,000
Salary (staf)		13,000	156,000
Guard		150	1,800
Total fixed Cost (D)		20,350	244,200
Net Profit (E) [C-D]		1,250	15,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Amplifaiar, bettary, speker, mic	170,000	0	170,000
Unit, microphone, bettary charger etc.	50,000	0	50,000
Decorator Chair, scren cloth, saspen etc.	0	80,000	80,000
Total	220,000	80,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Borkha(hood), baby sets, ladies item	1,000	30,000	360,000	378,000
Total Sales (A)	1,000	30,000	360,000	378,000
Less. Variable Expense				
Production Expenses	500	15,000	180,000	189,000
Total variable Expense (B)	500	15,000	180,000	189,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000
Less. Fixed Expense				
Electricity Bill		1000	12,000	14,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		300	3,600	4,000
Entertainment		600	7,200	8,000
Guard		150	1,800	1,800
Salary (staff)		13,000	156,000	160,000
Total Fixed Cost		20,350	244,200	251,800
Net Profit (E) [C-D)		6,650	79,800	88,400
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	79,800	88,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		31,800
	Total Cash Inflow	159800	120200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	31,800	72200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

