

Proposed NU Business Name: NIROB DECORATOR AND SOUND SYSTEM



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Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	GOLAM KIBRIA
Age	:	21-02-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother & 4 Sisters
Address	:	Vill: Nimpara , P.O: Nimpara , P.S: Carghat, 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	:	MOST. MOLLIK A
(iii) Husband's name	:	LATE. ABDUR KUDDUS
(iv) GB member's info	:	Branch: Nimpara , Carghat ,Centre # 43(Female), Member ID: 3926/2, Group No: 06 Member since: 2007 to (10 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	Self
(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	:	10 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.	:	01719-181910
Wife 's Contact No.	:	01716-783516
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOLLIKA 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	:	NIROB DECORATORE AND SOUND SISTEM
Location	:	Jagirpara , Carghat , Rajshahi.
Total Investment in BDT	:	BDT 308,000/-
Financing	:	Self BDT 258,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft = 180 square ft
Implementation	:	<ul style="list-style-type: none">▪He has Decorator Item .▪The business is operating by entrepreneur himself. Existing 1 employee.▪The shop is rented.▪Collects goods from Puthia .▪Agreed grace period is 3 months.

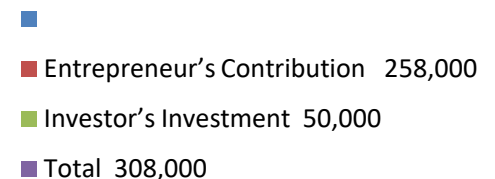
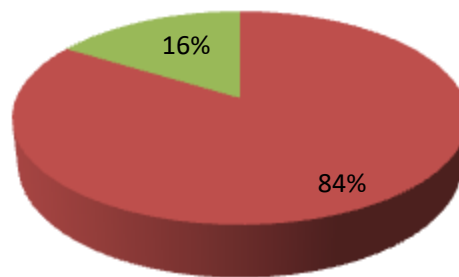
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Decorator Item	40,000	480,000
Total Sales (A)	40,000	480,000
Less. Variable Expense		
	20,000	240,000
Total variable Expense (B)	20,000	240,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Rent	400	4,800
Electricity Bill	200	2,400
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary Staff	6,000	72,000
Entertainment	200	2,400
Guard	100	1,200
Bank Charge	100	1,200
Mobile Bill	300	3,600
Total fixed Cost (D)	13,300	159,600
Net Profit (E) [C-D]	6,700	80,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair (200x300)	60,000	20,000	80,000
Table (30x1,000)	30,000	20,000	50,000
Sospen (10x4,000)	40,000	10,000	50,000
Plat (500x40)	20,000	-	20,000
Glass (400x30)	12,000	-	12,000
Dish (20x80)	1,600	-	1,600
Sound box(4x20,000)	80,000	-	80,000
Balti (20x100)	2,000	-	2,000
Others	4,400	-	4,400
Security	8,000	-	8,000
Total	258,000	50,000	308,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Decorator Item	50,000	600,000	630,000	661,500
Total Sales (A)	50,000	600,000	630,000	661,500
Less. Variable Expense				
	25,000	300,000	315,000	330,750
Total variable Expense (B)	25,000	300,000	315,000	330,750
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000	330,750
Less. Fixed Expense				
Rent	400	4,800	4,800	4,800
Electricity Bill	200	2,400	2,400	4,800
Transportation	2,000	24,000	25,200	26,460
Salary (self)	5,000	60,000	60,000	60,000
Salary Staff	6,000	72,000	72,000	72,000
Entertainment	200	2,400	2,400	2,400
Guard	100	1,200	1,200	1,200
Bank Charge	100	1,200	1,200	1,200
Mobile Bill	300	3,600	3,600	3,600
Total Fixed Cost	14,300	171,600	172,800	176,460
Net Profit (E) [C-D]	10,700	128,400	142,200	154,290

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128,400	142,200	154,290
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	108,400	122,200
	Total Cash Inflow	178,400	250,600	276,490
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	108,400	230,600	256,490

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest



নির্বাচনের এক
সফল সিস্টেম
KAMRA KAMRA
এস. সালেম খান
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Australia







