

## Proposed NU Business Name: **ANIK DECORATOR & SERVICE CENTRE**



Project identification and prepared by: MD. Mozammel Haque,  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

|  |   |  |
|--|---|--|
| Name   | : | <b>ANIK KHAN</b>   |
| Age  | : | 01-12-1993 (22 Years)  |
| Education, till to date                          | : | Class Five   |
| Marital status                                   | : | Unmarried  |
| Children   | : | N/A  |
| No. of siblings:                                 | : | 3 Brothers 1 Sister  |
| Address  | : | Vill: Tartia Komlai, P.O: Ghonapara, 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>RAHIMA BEGUM</b>  |
| (iii) Father's name                              | : | <b>AYUB KHAN</b>   |
| (iv) GB member's info                            | : | Branch: Lauhati, Delduar, Centre # 7(Female),<br>Member ID: 5869, Group No: 07<br>Member since: 19-04-2005 (10 Years)<br>First loan: BDT 5,000 taka. |
| Further Information:                             |   | Existing Loan: BDT 50,000 Outstanding loan: BDT 31,500   |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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.<br>He has 3 years training. |
| Other Own/Family Sources of Income  | : | Service   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01770-579981  |
| Mother's Contact No.  | : | 01823-217486  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail         |

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

RAHIMA BEGUM 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 business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>ANIK DECORATOR &amp; SERVICE CENTRE</b>   |
| Location  | : | Tartia Bazar, Delduar, Tangail.  |
| Total Investment in BDT                           | : | BDT 2,50,000/-   |
| Financing   | : | Self BDT 1,50,000/- (from existing business) 60%<br>Required Investment BDT 1,00,000/- (as equity) 40%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 20 ft x 9 ft= 180 square ft  |
| Security of the shop                              | : | BDT 20,000   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Various motor &amp; Electronics parts, etc.</li> <li>▪Motor &amp; Electronics product services here.</li> <li>▪Provide decoration services.</li> <li>▪Average 20% gain on sales &amp; 50% gain on decoration service.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Tangail.</li> <li>▪Agreed grace period is 4 months.</li> </ul> |

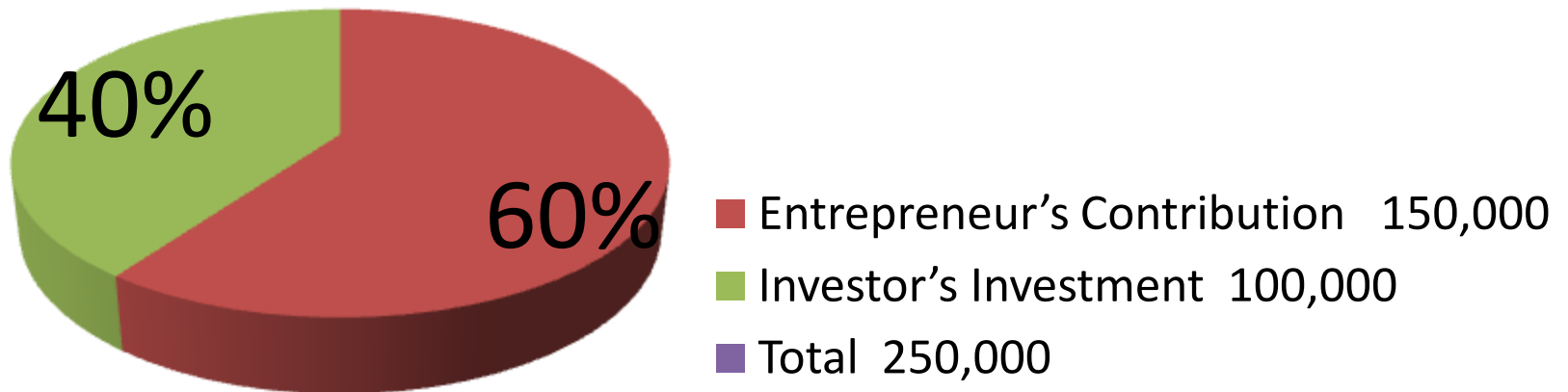
## Existing Business (BDT)

| Particular                                | Monthly       | Yearly         |
|---|---------------|----------------|
| <b>Revenue (sales)</b>                    |               |                |
| Decoration order                          | 28,000        | 336,000        |
| Parts                                     | 9,000         | 108,000        |
| Servicing                                 | 9,000         | 108,000        |
| <b>Total Sales (A)</b>                    | <b>46,000</b> | <b>552,000</b> |
| <b>Less. Variable Expense</b>             |               |                |
| Decoration order                          | 14,000        | 168,000        |
| Parts                                     | 7,200         | 86,400         |
| <b>Total variable Expense (B)</b>         | <b>21,200</b> | <b>254,400</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>24,800</b> | <b>297,600</b> |
| <b>Less. Fixed Expense</b>                |               |                |
| Rent                                      | 1,000         | 12,000         |
| Electricity bill                          | 500           | 6,000          |
| Mobile Bill                               | 400           | 4,800          |
| Salary (self)                             | 5,000         | 60,000         |
| Salary (staff)                            | 8,000         | 96,000         |
| Entertainment                             | 300           | 3,600          |
| Transportation                            | 2,500         | 30,000         |
| <b>Total fixed Cost (D)</b>               | <b>17,700</b> | <b>212,400</b> |
| <b>Net Profit (E) [C-D]</b>               | <b>7,100</b>  | <b>85,200</b>  |

## Investment Breakdown

| Particulars                           | Existing       | Proposed       | Proposed Total |
|---------------------------------------|----------------|----------------|----------------|
| Chair (50 x 450)                      | 22,500         | 22,500         | 45,000         |
| Sound box (3 x 20000)                 | 60,000         | 30,000         | 90,000         |
| Table (10 x 1500)                     | 15,000         | -              | 15,000         |
| Amplifire                             | 20,000         | -              | 20,000         |
| Chili Light, Jug, Plate, Glass, Cloth | 7,500          | 17,500         | 25,000         |
| Fridge, Fan, Electric motor parts     | 25,000         | 30,000         | 55,000         |
| <b>Total</b>                          | <b>150,000</b> | <b>100,000</b> | <b>250,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Monthly       | 1st Year       | 2nd Year       |
|---|---------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |               |                |                |
| Decoration order                          | 45,000        | 540,000        | 567,000        |
| Parts                                     | 15,000        | 180,000        | 189,000        |
| Servicing                                 | 10,500        | 126,000        | 132,300        |
| <b>Total Sales (A)</b>                    | <b>70,500</b> | <b>846,000</b> | <b>888,300</b> |
| <b>Less. Variable Expense</b>             |               |                |                |
| Decoration order                          | 22,500        | 270,000        | 283,500        |
| Parts                                     | 12,000        | 144,000        | 151,200        |
| <b>Total variable Expense (B)</b>         | <b>34,500</b> | <b>414,000</b> | <b>434,700</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>36,000</b> | <b>432,000</b> | <b>453,600</b> |
| <b>Less. Fixed Expense</b>                |               |                |                |
| Rent                                      | 1,000         | 12,000         | 12,000         |
| Electricity bill                          | 500           | 6,000          | 7,000          |
| Mobile Bill                               | 500           | 6,000          | 6,500          |
| Salary (self)                             | 5,000         | 60,000         | 60,000         |
| Salary (staff)                            | 12,000        | 144,000        | 144,000        |
| Entertainment                             | 300           | 3,600          | 4,000          |
| Transportation                            | 3,500         | 42,000         | 44,000         |
| <b>Total Fixed Cost</b>                   | <b>22,800</b> | <b>273,600</b> | <b>277,500</b> |
| <b>Net Profit (E) [C-D]</b>               | <b>13,200</b> | <b>158,400</b> | <b>176,100</b> |
| <b>Investment Payback</b>                 |               | <b>60,000</b>  | <b>60,000</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> |
|-------------|---|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 100,000             |                     |
| 1.2         | Net Profit  | 158,400             | 176,100             |
| 1.3         | Depreciation (Non cash item)                      |                     | -                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 98,400              |
|             | <b>Total Cash Inflow</b>                          | <b>258,400</b>      | <b>274,500</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |
| 2.1         | Purchase of Product                               | 100,000             |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 60,000              | 60,000              |
|             | <b>Total Cash Outflow</b>                         | <b>160,000</b>      | <b>60,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>98,400</b>       | <b>214,500</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 07 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







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গ্রামীণ ব্যাংক

লাউহাটি-নেলদুয়ার শাখা

সহজ ঋণের পাশ বই

নাম

রহিমা বেগম

পিতা

আইয়ুব খান

মাতা

রহিমা বেগম



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: অনিক খান  
Name: ANIK KHAN  
পিতা: আইয়ুব খান  
মাতা: রহিমা বেগম

তারিখ

Date of Birth: 01 Dec 1993

ID NO: 19939312365000068

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি সঠিক ভাবে  
ব্যবহার করতে হবে। অন্যভাবে ব্যবহার করা হলে আইনগত ব্যবস্থা নেয়া হতে পারে।

ঠিকানা: বাসাবোডি, জামাতিয়া কলোনাই, গ্রামবাজার, জামাতিয়া কলোনাই, জামাতিয়া  
কলোনাই, ডাকঘর: নেলদুয়ার - ১৯১০, নেলদুয়ার, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৯/০৯/২০১০



# FAMILY PICTURE

