

SUMON ART



Project identification by: Kajem Uddin, Unit Manager, Bason, Gazipur

Project prepared by: Md.Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FARUK
Age	:	27-03-1986 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	4 Brothers & 2 Sister
Address	:	Vill: Noljani P.O: Chandona P.S: Gazipur Dist: Gazipur
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. HOSNE ARA BEGUM
(iii) Father's name	:	MD ANSAR ALI
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 71 (Female), Member ID: 3235, Group No: 12 Member since: 16-03-1995 (20 Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: BDT 28,000
(v) Who pays GB loan installment	:	Mother
(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	:	Thirteen years experience in running business. He has three months training from an Art house.
Other Own/Family Sources of Income	:	Mother's income (Grocery shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-845689
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Hosne Ara Begum is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. Most. Hosne Ara Begum gradually took loan from GB. Utilize loan in grocery shop.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON ART
Location	:	Chand Mia Market, Joydebpur, Gazipur
Total Investment in BDT	:	2,80,000 taka
Financing	:	Self BDT 80,000 (from existing business) 29% Required Investment BDT 2,00,000 (as equity) 71%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none">▪All kinds of art design like; Signboard art, banner art available here.▪Provide PVC print, Pana print, Sticker print, Lift-let, Poster print, Screen print service etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing five employee.▪After getting equity fund two employee will be appointed.▪Collects goods from Babubazar and Chalkbazar.▪Agreed grace period is 4 months.

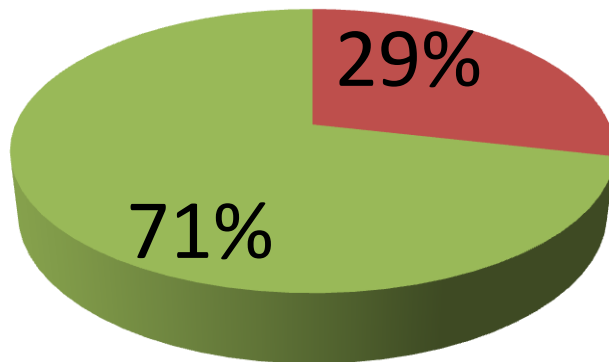
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sign board, Banner, Pana, PVC, Lift let, Poster, Screen Print, Garments Complex	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Sign board, Banner, Pana, PVC, Lift let, Poster, Screen Print, Garments Complex	6,000	180,000	2,160,000
Total variable Expense (B)	6,000	180,000	2,160,000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less. Fixed Expense			
Rent		8,000	96,000
Electricity Bill		1,000	12,000
Generator bill		200	2,400
Mobile Bill		2,000	24,000
Transportation		2,000	24,000
Entertainment		1,000	12,000
Salary (staff)		25,000	300,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		47,200	566,400
Net Profit (E) [C-D]		12,800	153,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plastic board	10,000	60,000	1,75,000
File Cabinet	10,000	-	10,000
Drill Machine	5,000	-	5,000
Cutter machine	15,000	-	15,000
Color	7,000	20,000	27,000
Fire ekom box	8,000	40,000	48,000
Vinyl	-	35,000	35,000
Sticker cutting	10,000	45,000	55,000
Computer	15,000	-	15,000
Total	80,000	2,00,000	2,80,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 200,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Sign board, Banner, Pana,l PVC, Lift let, Poster, Screen Print, Garments Complex	11,000	330,000	3,960,000	4,158,000	4,365,900
Total Sales (A)	11,000	330,000	3,960,000	4,158,000	4,365,900
Less. Variable Expense					
Sign board, Banner, Pana,l PVC, Lift let, Poster, Screen Print, Garments Complex	8,250	247,500	2,970,000	3,118,500	3,274,425
Total variable Expense (B)	8,250	247,500	2,970,000	3,118,500	3,274,425
Contribution Margin (CM) [C=(A-B)]	2,750	82,500	990,000	1,039,500	1,091,475
Less. Fixed Expense					
Rent		8,000	96,000	96,000	96,000
Electricity Bill		1,000	12,000	14,000	14,500
Generator bill		200	2,400	2,500	2,600
Mobile bill & SMS Monitoring		2,300	27,600	27,600	27,600
Transportation		2,500	30,000	32,000	33,000
Entertainment		1,200	14,400	15,000	15,500
Salary (staff)		35,000	420,000	420,000	420,000
Salary (self)		10,000	120,000	120,000	120,000
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		60,450	725,400	730,100	732,200
Net Profit (E) [C-D]		22,050	264,600	309,400	359,275
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	264,600	309,400	359,275
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		187,600	420,000
	Total Cash Inflow	467,600	500,000	782,275
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	187,600	420,000	702,275

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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
Local competitors;

Pictures





TOILET (Gents)
টয়লেট (পুরুষ)

TOILET (Lad)
টয়লেট (মহিলা)

জ
চ-

TOILET (Gents) টয়লেট (পুরুষ)

TOILET (Ladies) টয়লেট (মহিলা)

TOILET (Ladies) টয়লেট (মহিলা)

TOILET (Ladies) টয়লেট (মহিলা)

TOILET (Gents) টয়লেট (পুরুষ)

TOILET (Gents) টয়লেট (পুরুষ)

সতর্ক করণ বিজ্ঞপ্তি:

আমরা সর্বসাধারণের অবগতির জন্য জানানো যাচ্ছে যে, মোঃ রকিব সরকার কর্তৃক মোঃ মামুন সরকার গণধর বিপক্ষে স্থায়ী নিষেধাজ্ঞা প্রার্থনায় বিজ্ঞ সিনিয়র সহকারী জজ ১ম আদালত, গাজীপুরে দায়েরকৃত নিষেধাজ্ঞা নং-৪১১/২০১৪ এর নিম্ন তপসিল ও চৌহদ্দী জুজ নালিশী স্থাপিত বিজ্ঞ বিচারিক আদালত কর্তৃক এক স্থিতি অবস্থার আদেশ প্রদান করা হয়।

নালিশী সম্পত্তির তপসিল ও চৌহদ্দী পরিষদ

জয়দেবপুর থানা

সি.এম ও.এম.এ দাগ

সি.এম থলিয়ান নং ৪১১

জেলা - গাজীপুর

এম.এ থলিয়ান নং ৬০৬

কবে যেন আমার মৃত্যু হয় ।

১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর
১৯৭৬ সালের ১১ নভেম্বর





X
E

Handwritten graffiti and tags in various colors (red, white, blue, yellow) covering the right wall. Some legible words include "LOVE", "ART", and "MUSIC".

Labels on paint cans and containers, including "AC", "LAC", and "COTTON".



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Handwritten text on a small poster or sign on the wall.

Handwritten Arabic calligraphy on the wall.

Large graffiti with red and blue colors on the wall.

FAMILY PICTURE

