

Proposed NU Business Name: **MISTI DECORATOR AND SOUND SYSTEM**



Project identification and prepared by: Md. Kajem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONIR HOSSAIN
Age	:	01-01-1981 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Deshi para P.O: Salna bazaar, P.S: Gazipur sadar 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	:	MONOWARA BEGUM
(iii) Father's name	:	AMANULLAH
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 10 (Female), Member ID: 1326/5, Group No: 03 Member since: 02-08-1992 (18 Years) First loan: 3,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-559276
Mother Contact No.	:	01910-633140, 01939-316188
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Monowara begum is a member of Grameen Bank since 18 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in grocery shop and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MISTI DECORATOR AND SOUND SYSTEM
Location	:	Salna Bazaar, Gazipur
Total Investment in BDT	:	BDT 5,50,000
Financing	:	Self BDT 3,50,000 (from existing business) 64% Required Investment BDT 2,00,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪ Provide decoration service in various occasion.▪ The business is operating by entrepreneur. Existing two employee.▪ After getting equity fund one employee will be appointed.▪ The shop is rented.▪ Collects goods from Dhaka.▪ Agreed grace period is 4 months.

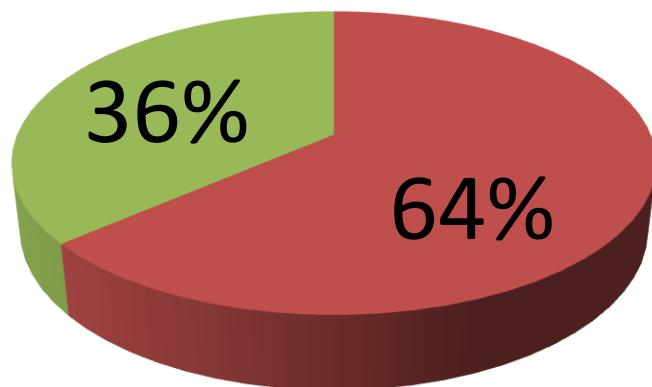
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Decoration rent	40,000	480,000
Total Sales (A)	40,000	480,000
Less. Variable Expense		
		-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	40,000	480,000
Less. Fixed Expense		
Rent	3,000	36,000
Electricity Bill	500	6,000
Generator Bill	200	2,400
Mobile Bill	500	6,000
Transportation	1,000	12,000
Salary (self)	6,000	72,000
Salary (staff)	16,000	192,000
Guard	200	2,400
Entertainment	500	6,000
Non Cash Item		
Depreciation	2,208	26,500
Total fixed Cost (D)	30,108	361,300
Net Profit (E) [C-D]	9,892	118,700

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pan, Table, Chair,	1,20,000	-	1,20,000
Bowl, Plate, Mike, Sound box,	1,20,000	-	1,20,000
Light and Cable, Jug, Glass, Water drum, Roofing cloth etc	75,000	-	75,000
Table (16 x 4,000), Chair (100 x 420), Pan (10 x 5,000), Roofing cloth, Lighting etc	-	2,00,000	2,00,000
Security	35,000	-	35,000
Total	3,50,000	2,00,000	5,50,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 200,000
- Total 550,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Mobile phone, Sound box, Fan, Switch board, Multi plug, Energy bulb, Charger light, Socket, Holder, Lock, Cable, Remote etc	60,000	720,000	756,000	793,800
Total Sales (A)	60,000	720,000	756,000	793,800
Less. Variable Expense				
		-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	60,000	720,000	756,000	793,800
Less. Fixed Expense				
Rent	3,000	36,000	36,000	36,000
Electricity Bill	500	6,000	6,500	7,000
Generator bill	200	2,400	2,800	3,200
Mobile bill & SMS Monitoring	750	9,000	9,500	10,000
Transportation	1,500	18,000	20,000	22,000
Salary (self)	6,000	72,000	72,000	72,000
Salary (staff)	24,000	288,000	288,000	288,000
Entertainment	500	6,000	6,500	7,000
Guard	200	2,400	2,800	3,200
Non Cash Item				
Depreciation	2,906	34,875	34,875	34,875
Total Fixed Cost	39,556	474,675	478,975	483,275
Net Profit (E) [C-D]	20,444	245,325	277,025	310,525
Investment Payback		80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	245,325	277,025	310,525
1.3	Depreciation (Non cash item)	34,875	34,875	34,875
1.4	Opening Balance of Cash Surplus		200,200	432,100
	Total Cash Inflow	480,200	512,100	777,500
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	200,200	432,100	697,500

SWOT ANALYSIS

STRENGTH

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

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মিষ্টি ডেকোরেটর

খোঁজো- কাজী মনির হোসেন (জীবন)

স্বপ্নে পূর্ণ হোক আপনার এই সুকলকার
 অনুষ্ঠানে লাইটিং, সাউন্ড এবং
 মনোরম প্যান্ডেল, গেজট ডেকোরেশন
 হয় এবং কল্যাণ পেওয়া হয়।

সকল বাজার (যদি চাউনীর পূর্ব পাথে), দেবীগঞ্জ রোড, ঢাকীপুর।

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H.A.

1943 20:

1943 20:

A.D.

FAMILY PICTURE

