

Proposed NU Business Name: **MAA DECORATOR & SOUND SYSTEM**



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Bason Unit, Dhaka

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ARIFUL ISLAM |
| Age | : | 03-07-1994(21 Years) |
| Education, till to date | : | Degree Passed |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 2 Brothers 1 Sister |
| Address | : | Vill: Fulhara,P.O: D.Pakutia ,P.S: Ghatail ,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 | : | AMBIA BAGUM |
| (iii) Father's name | : | MD.ABDUL BACHED |
| (iv) GB member's info | : | Branch: Pakutia Ghatail, Centre # 46(Female), Member ID: 4472, Group No: 07 Member since: 18-07-2012(3 Years) First loan: 7000 taka. |
| Further Information: | | Existing Loan: 10000 taka 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 | : | Two 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. | : | 01736705107 |
| Family's Contact No. | : | Nil |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA BAGUM joined Grameen Bank since 3 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MAA DECORATOR & SOUND SYSTEM |
| Location | : | Jpakutia Bajar,Ghatail,Tangail |
| Total Investment in BDT | : | BDT200000 |
| Financing | : | Self BDT 1,50,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 10 ft= 120 square ft |
| Security of the shop | : | BDT 40,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in Decoration Business. ▪Average 35% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪Entrepreneur is the owner of the sop.. ▪Collects goods from Pakutia,Ghatail. ▪Agreed grace period is 4 months. |

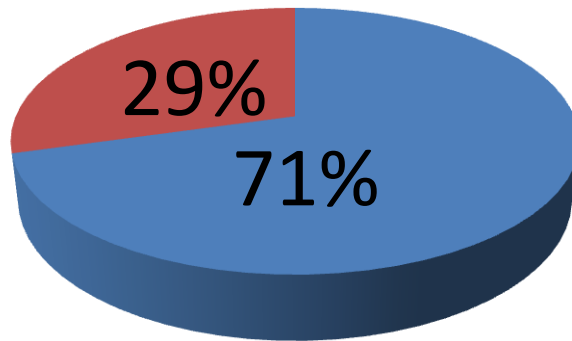
Existing Business (BDT)

| Particular | Monthly | Yearly |
|--|---------------|-----------------|
| Revenue (sales) | | |
| Sound box,Chair,Table,Mic,Sauce Pen,Plate. | 40,000 | 4,80,000 |
| Total Sales (A) | 40,000 | 4,80,000 |
| Less. Variable Expense | | |
| Sound box,Chair,Table,Mic,Sauce Pen,Plate. | 14,000 | 1,68,000 |
| Total variable Expense (B) | 26,000 | 3,12,000 |
| Contribution Margin (CM) [C=(A-B)] | 14,000 | 1,68,000 |
| Less. Fixed Expense | | |
| Rent | 2000 | 24000 |
| Electricity bill | 375 | 4500 |
| Mobile Bill | 300 | 3,600 |
| Night Guard Fee | 150 | 1800 |
| Salary (self) | 5,000 | 60,000 |
| Felicitation | 400 | 4800 |
| Entertainment | 200 | 2400 |
| Total fixed Cost (D) | 8425 | 101100 |
| Net Profit (E) [C-D] | 5575 | 66900 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---|-----------------|---------------|-----------------|
| Sound bo (1x100000),Chair,Table,Mic,Sauce Pen,Plate | 70,000 | - | 70,000 |
| Chair (100x200) | 20,000 | 21,000 | 41,000 |
| Table(10x1000) | 10,000 | 12,000 | 22,000 |
| Mic(2x3000) | 6,000 | - | 60,00 |
| Sauce Pen(2x5000) | 10,000 | 12,000 | 22,000 |
| Plate(100x40) | 4,000 | 5,000 | 9,000 |
| Total | 1,00,000 | 50,000 | 2,00,000 |

Source of Finance



■ Entrepreneur's Contribution : 120000

■ Investors Investment: 50000

■ Total: 1,70,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year |
|--|---------------|-----------------|-----------------|
| Revenue (sales) | | | |
| Sound box,Chair,Table,Mic,Sauce Pen,Plate. | 65,000 | 7,80,000 | 8,19,000 |
| Total Sales (A) | 65,000 | 7,80,000 | 8,19,000 |
| Less. Variable Expense | | | |
| Sound box,Chair,Table,Mic,Sauce Pen,Plate. | 22,750 | 2,73,000 | 2,86,650 |
| Total variable Expense (B) | 42,250 | 5,07,000 | 532350 |
| Contribution Margin (CM) [C=(A-B)] | 22,750 | 2,73,000 | 286650 |
| Less. Fixed Expense | | | |
| Rent | 2000 | 24,000 | 26,000 |
| Electricity bill | 500 | 6,000 | 7,000 |
| Mobile bill & SMS Monitoring | 450 | 4,800 | 5,500 |
| Night Guard Fee | 150 | 1,800 | 3,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 |
| Salary (staff) | 3,000 | 36,000 | 36,000 |
| Felicitation | 400 | 4,800 | 5,200 |
| Entertainment | 200 | | |
| Total Fixed Cost | 11,700 | 1,40400 | 1,42,700 |
| Net Profit (E) [C-D] | 11,050 | 1,32,600 | 1,43,950 |
| Investment Payback | | 30,000 | 30,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 1,32,600 | 1,43,950 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 1,02,000 |
| | Total Cash Inflow | 1,82,000 | 2,45,950 |
| 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) | 30,000 | 30,000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 1,02,000 | 2,15,950 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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



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গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

২নং দেউলাবাড়ী ইউনিয়ন পরিষদ

উপজেলা: শ্রীচাঁচক্কা জেলা: টাংগাইল বাংলাদেশ

জন্ম সনদ

নিবন্ধন বহি নং: ৫৪৭

[বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]

নিবন্ধন তারিখ: ২৭ ৭ ১৫

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন নং: ০৩৪৬০৩

সনদ ইস্যুর তারিখ: ২১ ৫ ০৭

ব্যক্তিগত পরিচিতি নং: ২০০৭০৩২৬৭০০৩৪৬০৩

নাম: আবিরুল ইসলাম

তারিখ: সংখ্যার (খ্রীঃ): ০৩০৭/২০০৮

লিঙ্গ: নারী পুরুষ

বথায় (খ্রীঃ): তিন জুমাই আনককত চুবানকই

জন্মস্থান: গ্রাম: ফুলহাড়া

ইউনিয়ন: ২নং দেউলাবাড়ী

উপজেলা: শ্রীচাঁচক্কা

জেলা: টাংগাইল দেশ: বাংলাদেশ

পিতার নাম: হোসেন বাছেদ

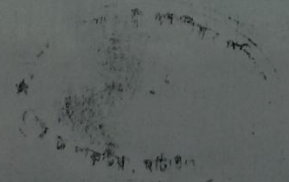
জাতীয়তা: বাংলাদেশী

মাতার নাম: আমিয়া বেগম

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রাম- ফুলহাড়া, পোস্টি পাখুদিয়া

উপজেলা- শ্রীচাঁচক্কা, জেলা- টাংগাইল



স্বাক্ষর
(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)