

Alamin Decorator & Delux Mike service



NU Identified and PP Prepared by-
Farzana Akter (Singair Unit)
Verified By: A.S.M Shahidul Haque

Presented by
Md.Faysal Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Faysal Hossain
Age	:	29-09-1997 (19 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4Brothers, 0 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Kaniz Fatema
(iii) Father's name	:	Md. Abdul Baten
(iv) GB member's info	:	Branch: Jomontop Singair Centre #, 7/ m Group no 04 Loanee no.:1838 Member since, 2005(10 years) First loan:10,000 Existing loan: 10000 Outstanding:7100 ,
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Decorator & Sound System Business
Trade License/ Drug License		260
Business Experience And Training Info	: :	3 years
Other Own/Family Sources of Income	:	Father (Battery Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01790266184
NU Project Source/Reference	:	Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2005 (10 years). At first she took BDT 10,000 taka from GB. NU's father invested GB Loan in his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Alamin Decorator & Deluxe Mike Service
Address/ Location	:	Joymontop Bus Stand, Singair, Manikgonj.
Total Investment in BDT	:	BDT 7,50,000
Financing	:	Self BDT6,00,000 (from existing business) 80% Required Investment BDT 150,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business		
(i) % of present gross profit margin	:	40%
(ii) Estimated % of proposed gross profit margin		40%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Items:</u> Goods - Advance- Furniture- (rack-4, chair-2, table-2, fan-2, box-1)	580000 000 20000		6,00,000
<u>Proposed items:</u>		1,50,000	1,50,000
Total Capital	6,00,000	1,50,000	7,50,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Table	50p*2000	100000
Chair	500p*150	75000
Dekchi	30*3500	105000
Sound box sp-4	3pairs*50,000	1,50,000
Generator	4p*25,000	100000
Other(plate, glass, jug, cloth, bamboo, spoon, dram, etc		50000
Total		580000

Proposed items		
Table	20*3000	60000
Chair	150*400	60000
Cloth		20000
Bamboo		10000
Total		1,50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
sales (A)	3,333	100,000	12,00,000
<i>Less: Cost of sales (B)</i>	2,000	60,000	72,00,000
Profit (C) [C=(A-B)]	1,333	40,000	4,80,000
Income From ...load.....			
Gross Profit E= (C+D)			
<i>Less: Operating Costs</i>			
Electricity bill		1000	12,000
Shop Rent		-	-
Night Guard bill		300	3,600
Mobile bill		300	3,600
Present salary/Drawings- self		9,000	1,08,000
Staff -2		12000	144000
Others cost ((fees, Entertainment, TL renew)		500	6,000
Non Cash Item:			
Depreciation Expenses(200000*15% ; 400000*10%)		5833	69996
<i>Total Operating Cost (F)</i>		28933	347196
Net Profit (E-F):		11067	132804

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	105000	1260000	3666	110000	1320000	3833	115000	1380000
Less: Cost of Sale (B)	2,100	63000	756000	2200	66000	792000	2300	69000	828000
Profit (A-B)=(C)	1,400	42000	504000	1466	44000	528000	1533	46000	552000
<i>Less: Operating Costs</i>									
electricity bill		1000	12,000		1000	12,000		1000	12,000
Shop Rent		-	-		-	-		-	-
Night Guard bill		300	3,600		300	3,600		300	3,600
Mobile bill		300	3,600		300	3,600		300	3,600
Present salary/Drawings-self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Staff salary-2		12000	144000		12000	144000		12000	144000
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		5833	69996		5833	69996		5833	69996
Total operating cost		28933	347196		28933	347196		28933	347196
Net Profit (C-D) = (E)		13067	156804		15067	180804		17067	204804
GT payback			60000			60000			60000
Retained Income:			96804			120804			144804

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	156804	180804	204804
1.3	Depreciation (Non cash item)	69996	69996	69996
1.4	Opening Balance of Cash Surplus		166800	357600
25	Total Cash Inflow	376800	417600	632400
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	166800	357600	572400

SWOT Analysis

STRENGTH

**Long standing relationship with Grameen.
Well Known Person in locality.
Ownership of business**

WEAKNESS

lack of fund

OPPORTUNITIY

Employment opportunity

THREATS

Opponent party
theft
Natural climate



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প্রতি... ন না করে
একা... মাধানের





डिलीवरी
मार्केट मॉडिज
0592860588







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DBS

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BOARD OF INTERMEDIATE AND SECONDARY EDUCATION, DHAKA
SECONDARY SCHOOL CERTIFICATE EXAMINATION- 2014**Admit Card**

Code No. & Centre Name : 227, SINGAIR

Roll No. : 47 34

Code No. & School Name : 4182, JOYMAHTOP HIGH SCHOOL

Reg. No. : 11105

Name of the Examinee : MD. FAYSAL HOSSAIN

Session : 2012

Father's Name : ABDUL BATEN

IDN : 1110

Mother's Name : FARIZ FATEMA

Type of the Examinee : FEE

Date of Birth

29/09/97

Group : E
TWENTY NINTH SEPTEMBER NINETEEN HUNDRED AND NINETY SEVEN

Code No. & Subject(s)

101 BANGLA I

111

RELIGION (ISLAM)

102 BANGLA II

127

GENERAL SCIENCE

107 ENGLISH I

142

INT. TO BUSINESS

108 ENGLISH II

143

BUSINESS ENT.

109 MATHEMATICS

146

ACCOUNTING

134 AGRI. STUDIES

134

(OPTIONAL)

Prof. Dr. S. M.

Board of Intermediate and Secondary Education, Dhaka



স্বতন্ত্র নং- ১০

আইসিএসআই

অসম নটপ ইউনিয়ন পন্ডিত

আসম : অসম নটপ, উপজেলা : শিলংগুৰি, জেলা : মাজুলি।

অৰ্থ বছৰ ২০১৪-২০১৫

তাৰিখ : ০৫/০৭/১৪

কমিক নং

৪৫

পত্ৰ নং

০১

পত্ৰলেখকৰ নাম

২০১০

পত্ৰলেখকৰ ঠিকানা

আনন্দচন্দ্ৰ বৰুৱাৰেইক বিদ্যালয়, শিলংগুৰি

পত্ৰলেখকৰ নাম

শ্ৰীমান

পতা/খাৰীৰ নাম

শ্ৰীমান

পতাৰ নাম

শ্ৰী: বৰুৱাৰেইক বিদ্যালয়

পতা

আনন্দচন্দ্ৰ বৰুৱা

পতাৰ বয়স

৫০ বছৰ, শিলংগুৰি, মাজুলি

মহান

আনন্দচন্দ্ৰ বৰুৱা

ই পত্ৰলেখকৰ পত্ৰলেখকৰ নাম

২০১০-০৫-১৫

তাৰিখ

পতা

২০১০

ই পত্ৰলেখকৰ পতা/পত্ৰলেখকৰ নাম

শ্ৰীমান

তাৰিখ

ই পত্ৰলেখকৰ পতাৰ নাম

০৫/০৭/১৪



০৫/০৭/১৪

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Presented at
..... Internal Design Lab
on 2015 at GT

