

**Proposed NU Business Name: MIM DEKORETAR & SOUND SISTEM**



Project identification and prepared by: Md. Anshar Alli  
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. MAFIZ UDDIN</b>
Age	:	15-05-1985(32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers & 01 sister
Address	:	Vill:Aushnar, P.O:Aushnar, P.S: Modhupur, 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>MOST. MAYNA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUS SATTAR</b>
(iv) GB member's info	:	Branch: Modhupur ,Centre # 11 (Female), Member ID: 1365, Group No: 01 Member since: 2005-2017 raining(13Years) First loan: BDT 3,000 Existing loan: BDT 19000,Outstanding loan:BDT 11890
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	10 years experience in on business & 10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-234363
Family's Contact No.	:	Nil
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MAYNA BEGUM** Joined Grameen Bank Since 13 Years Ago. At First She Took 3000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

- .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM DEKORETAR &amp; SOUND SISTEM</b>
Location	:	Motir Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 400000/-
Financing	:	Self BDT 110000(from existing business) 82% Investors Investment BDT 50,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	18ft*15ft=270 Square ft
Security of the shop	:	no
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like sounbox,aush set, maike set, musar etc</li><li>▪Average 6% gain on sale</li><li>▪The business is operating by entrepreneur. Existing no Employe.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

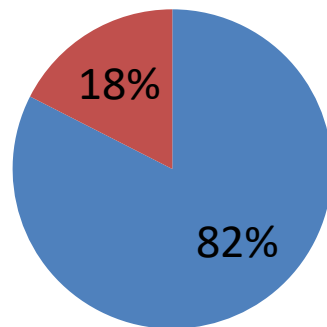
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sounbox,aush set, maike set, musar etc	60,000	1,800,000	21600000
<b>Total Sales (A)</b>	60,000	1,800,000	21600000
<b>Less. Variable Expense</b>			
sounbox,aush set, maike set, musar etc	56,400	1,692,000	20304000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	56,400	1,692,000	20304000
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,600	108,000	1296000
<b>Less. Fixed Expense</b>			
Rent		2200	26,400
Electricity bill		1000	12,000
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		8000	96,000
Entertainment		500	6,000
Guard		100	1,200
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>19,100</b>	<b>229,200</b>
<b>Net Profit (E) [C-D]</b>		<b>88,900</b>	<b>1,066,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
sounbox	2	20000	40,000	1	20000	-	40000
,aush set	4	20000	80,000	2	20000	40000	120,000
mayek set	10	3000	30,000	0	3000	0	30,000
musar	1	10000	10,000	1	10000	10,000	20,000
betari	10	10000	100,000	0	10000	0	100,000
ganeretor	2	30000	60,000	0	30000	0	60,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
other	1	10000	10,000	0	4900	0	10,000
Security				0	0	0	0
<b>Total</b>			<b>330,000</b>	0		<b>50000</b>	<b>380000</b>

## Source of Finance



■ Entrepreneur Investment :330000

■ Investor Investment : 70000

■ Total Investment:400000



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
sounbox,aush set, maike set, musar etc	65,000	1,950,000	23,400,000	24,570,000
<b>Total Sales (A)</b>	65,000	1,950,000	23,400,000	24,570,000
<b>Less. Variable Expense</b>				
sounbox,aush set, maike set, musar etc	61,100	1,833,000	21,996,000	23,095,800
<b>Total variable Expense(B)</b>	61,100	1,833,000	21,996,000	23,095,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	3900	117,000	1,404,000	1,474,200
<b>Less. Fixed Expense</b>				
Rent		2200	26,400	26,400
Electricity bill		1200	14,400	14,500
Transportation		2000	24,000	24,300
Salary (self)		5000	60,000	60,500
Salar (staff)		8000	96,000	0
Entertainment		600	7,200	7,500
Guard		100	1200	1200
Genaretor		0	0	0
Mobile bill		500	6,000	6,200
<b>Total fixed Cost (D)</b>		<b>19,600</b>	<b>235,200</b>	<b>140,600</b>
<b>Net Profit (E) [C-D]</b>		<b>97,400</b>	<b>1,168,800</b>	<b>1,333,600</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</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	50,000	
1.2	Net Profit	1,168,800	1,333,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,138,800
	<b>Total Cash Inflow</b>	<b>1,218,800</b>	<b>2,472,400</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,138,800</b>	<b>2,442,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
Experience & Skill : 17 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

















# FAMILY PICTURE

