#### **Proposed NU Business Name: SEYAM DECORATOR & SOUND SYSTEM**



Project identification and prepared by: Md Moznu Hossein, Sherpur Unit, Bogura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD GOLAM SAROWER HOSSEN	
Age	:	31-12-1985 (31 Years)	
Education, till to date	:	HSC	
Marital status	:	Married	
Children	:	1 Son	
No. of siblings:	:	04 Brothers 02 Sisters	
Address	:	Vill: Dighai P.O: Vobanipur P.S: Sherpur , Dist: Bogra	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  LATE MST ACHIA BEGUM  LATE ABDUR RASHID  Branch: Shaliagari, Centre # 39 (Female),  Member ID: 2972, Group No: 04  Member since:10-05-1998 ( 07 Years)  First loan: BDT 5000	
Further Information:		Existing Loan: BDT 10000, Outstanding loan: Nil Father	
(v) Who pays GB loan installment	:	No	
(vi) Mobile lady (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	••	years experience in running business. Own business Years
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	•	None
Entrepreneur Contact No.		01734021437
Mother's Contact No.	:	
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogra

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE MST ACHIA BEGUM** joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

<b>Proposed Nobin Udyokta Business Info</b>	<b>Proposed</b>	<b>Nobin</b>	Udyokta	<b>Business</b>	Info
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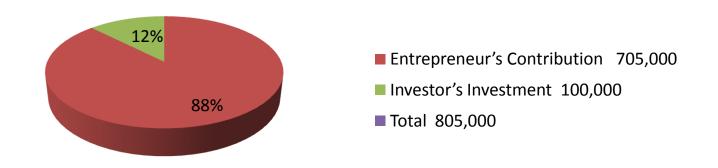
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Business Name	:	SEYAM DECORATOR & SOUND SYSTEM		
Location	:	Vobaipur, Sherpur, Bogura		
Total Investment in BDT	:	BDT 805,000/-		
Financing	:	Self BDT 705,000/-(from existing business) 88% Required Investment BDT 100,000/-(as equity) 12%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	ft x ft = square ft		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Decorator &amp; Sound system</li> <li>Average 40% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Local Sherpur, Bogra</li> <li>Agreed grace period is 3 months.</li> </ul>		

## **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Chair, Table, Plate, Jug, Glass, Lighting etc	1750	52500	630000
Total Sales (A)	1750	52500	630000
Less Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)	1,750	52500	630000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		15,000	180000
Salary (self)		5000	60000
Salary(Staff)		15000	180000
Entertainment		5000	60000
Guard		300	3600
Mobile bill		1000	12000
Total fixed cost (D)		43,300	519600
Net Profit (E)= [C-D]		9,200	110400

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	<b>Unit Price</b>	Amount	Qty	<b>Unit Price</b>	Amount	Propose	
							d	
			(BDT)			(BDT)	Total	
Sound box	10	50000	500,000	50	380	19,000	519,000	
Decorator chair	200	190	38,000	150	100	15,000	53,000	
Table	30	400	12,000	10	1350	13,500	25,500	
Crocaries	0	0	50,000	2	15000	30,000	80,000	
Electrical items	0	0	5,000	0	0	12,500	17,500	
Mic set	0	0	0	2	5000	10,000	10,000	
Security	0	0	100,000			0	100,000	
Total	240	0	705,000	214	0	100,000	805,000	

### **Source of Finance**



Financial Projection (BDT)						
Paticular	Daily	Monthly	Year1	Year 2		
Revenue(Sales)						
Chair, Table, Sos pan, Plate, Jug, Glass, Lighting etc	1900	57000	684000	718200		
Total Sales (A)	1900	57000	684000	718200		
Less Variable Expense						
Total variable Expense (B)						
Contribution Margin (CM) [C=(A-B)	1,900	57000	684000	718200		
Less Variable Expense						
Rent		1,500	18,000	18,000		
Electricity bill		800	9600	10,000		
Transportation		16,000	192000	193,000		
Salary (self)		5000	60000	60,000		
Salary(Staff)		15000	180000	180,000		
Entertainment		5000	60000	60,000		
Guard		300	3600	3,600		
Mobile bill		1200	14400	14,600		
Total fixed cost (D)		39,500	474000	475,600		
Net Profit (E)= [C-D]		17500	210000	242,600		
Investment Payback			60,000	60,000		

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	210,000	242,600
1.3	Depreciation (Non cash item)	53580	53580
1.4	Opening Balance of Cash Surplus		203,580
	Total Cash Inflow	363,580	499,760
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	203,580	439760

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: Years Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft Fire

Political unrest

# Pictures









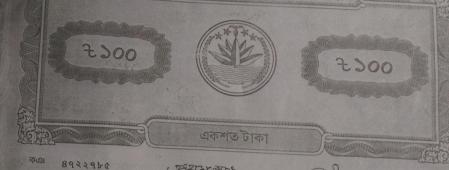








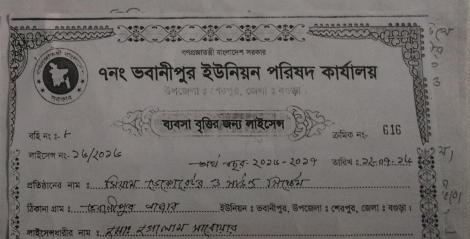
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পিতা/স্বামীর নাম ঃ প্র-ড : তথাবন্ব রগম্পী

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এই কাডটি গণগুজাতন্ত্ৰী বাংগাদেশ সহকারের সম্পত্তি। কাডটি ব্যবহারকারী বাতীত অন্য কোখাও পাওয়া স্থাপ নিজাল ক্ষত্র অফিসে জমা সেয়ার জন্য অনুযোধ করা ইলো।

# **FAMILY PICTURE**

