

# Proposed NU Business Name: **M/S SHIMUL DECORATOR & SOUND SYSTEM**



Project identification and prepared by: Md Mazharul Islam  
Bogura Sadar Unit, Bogura

Project verified by: Md Mazharul Islam



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

Name	:	<b>MD MIZANUR RAHMAN</b>
Age	:	20-10-1985 (31 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Sisters 01 Brother
Address	:	Vill: Sabgram P.O: Sabgram, P.S: Bogura, Dist: Bogura
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>RAYMONA BEGUM</b>
(iii) Father's name	:	<b>MD SIRAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Gabtoli, Centre # 67(Female), Member ID: 9877/2, Group No: 04 Member since: 19-08-2013 (03 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 15000/- Outstanding loan: BDT 4000/-
(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..	:	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	:	12 years experience in running business.12 years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-578079
Mother's Contact No.	:	01731-012906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAYMONA BEGUM** joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS SHIMUL DECORATOR &amp; SOUND SYSTEM</b>
Location	:	-
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 360,000 (from existing business) 78% Required Investment BDT 100,000 (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15ft = 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Decoration &amp; sound System.</li><li>▪The shop is in rented.</li><li>▪The business is operating by entrepreneur. Existing 03 employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

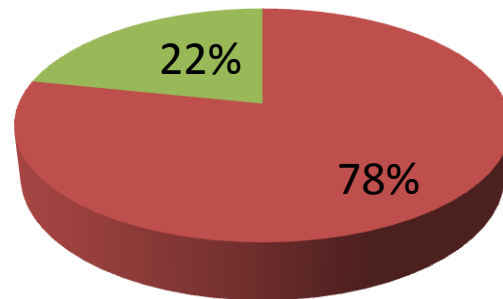
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Decoration & Sound service	1000	30000	360000
<b>Total Sales (A)</b>	1000	30000	360000
<b>Less Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30000	360000
<b>Less Variable Expense</b>			
Rent		2,500	30000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		12000	144000
Entertainment		500	6000
generator		100	1200
Guard		600	7200
Mobile bill		800	9600
<b>Total fixed cost (D)</b>		22,900	274800
<b>Net Profit (E)= [C-D]</b>		7,100	85200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sound system	1	120000	120,000	1	100,000	100,000	220,000
Chair	200	450	90,000	0	0	0	90,000
Sause Pen	20	3000	60,000	0	0	0	60,000
Melamain	400	70	28,000	0	0	0	28,000
Others	1	50000	50,000	0	0	0	50,000
Security	1	12000	12,000	0	0	0	12,000
	<b>623</b>	<b>0</b>	<b>360,000</b>	<b>1</b>	<b>0</b>	<b>100,000</b>	<b>460,000</b>

## Source of Finance



- Entrepreneur's Contribution 360,000
- Investor's Investment 100,000
- Total 460,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Decoration & Sound service	1500	45000	540000	567000
<b>Total Sales (A)</b>	1500	45000	540000	567000
<b>Less Variable Expense</b>				
<b>Contribution Margin (CM) [C=(A-B)</b>	1,500	45000	540000	567000
<b>Less Variable Expense</b>				
Rent		2,500	30000	30,000
Electricity bill		1300	15600	16,000
Transportation		1,500	18,000	18,500
Salary (self)		5000	60000	60000
Salary(Staff)		18000	216000	216000
Entertainment		600	7200	7200
Bank charge		100	1200	1200
Guard		600	7200	7200
Mobile bill		1000	12000	12000
Depriciation		18000	216000	216000
<b>Total fixed cost (D)</b>		30,500	366,000	366,900
<b>Net Profit (E)= [C-D]</b>		14500	174000	200,100
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	174,000	200,100
1.3	Depreciation (Non cash item)	18000	18000
<b>1.4</b>	Opening Balance of Cash Surplus		132,000
	<b>Total Cash Inflow</b>	<b>292,000</b>	<b>350,100</b>
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60000</b>
3	<b>Net Cash Surplus</b>	<b>132,000</b>	<b>290100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

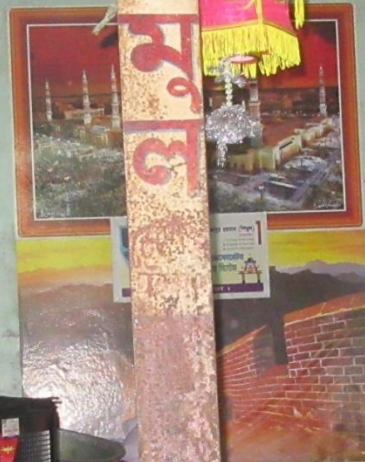


শ্রী

এখা  
বিদ্যা  
আবিকশ  
জন্মদি  
ও অন্যান্য  
ডেকোরেশ  
সাজসজ  
সুন্দর  
সাজসজ



শ্রী



শ্রীমূল  
ডেকোরেশ

সাবগাম হাট বগুড়া



শ্রীমূল

শ্রীমূল









শে। মিজানুর রহমান (শিমুল)  
স্বতন্ত্র  
শিমুল ডেপোজিট  
এও সার্ভিস সিস্টেম  
সাক্ষাৎকার, বক্তৃতা।

মেসার্স শিমুল





ROCKY

ROCKY























# FAMILY PICTURE

