

Proposed NU Business Name: SAZZAD SOUND SYSTEM & Electronics

Project identification and prepared by: Md. Farhad Hassain
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Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. ABDUR RAZZAK
Age	:	01-07-1992(25 Years)
Education, till to date	:	H s c passed
Marital status	:	UnMarried
Children	:	no
No. of siblings:	:	1 Brothers, 2 Sisters.
Address	:	Vill: North Tarotia P.O: Gharindha P.S: Tangail Sadar , 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	:	RIZIEA KHATUN (SEFALI)
(iii) Father's name	:	Dolal miea
(iv) GB member's info	:	Branch:suruj Tangail Centre # 54(Famale), Member ID : 1584/1 , Group No: 02 Member since:04/05/1990 Pressend (27 years) First loan: BDT 2000 /- Outstanding loan:37900/-
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..	:	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	:	04 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.	:	01755753554
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RIZIEA KHATUN joined Grameen 27 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SAZZAD SOUND SYSTEM &ELECTRONICS
Location	:	surujBazar , Tangail
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/- (from existing business 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150square ft
Security of the shop	:	20000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric Parts etc.▪Average 20% sale ▪The business is operating by entrepreneur. Existing 1employee.▪The shop is not rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

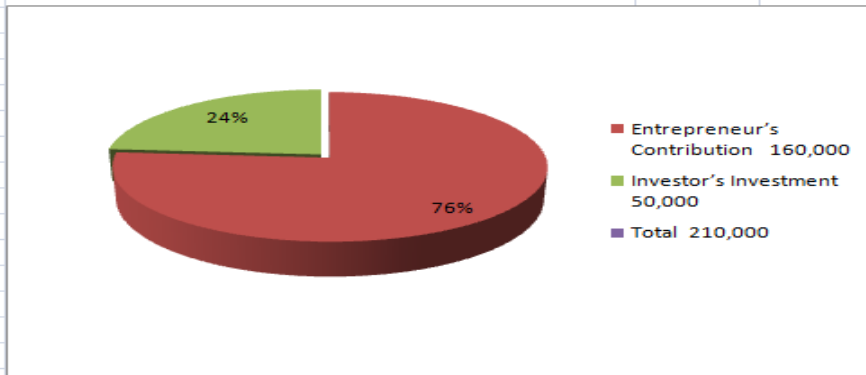
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Parts ,Box,Mixer Machine, M machine.	2000	60,000	720,000
Total Sales (A)	2000	60,000	720,000
Less. Variable Expense			
Electric Parts	1550	46500	558000
Total variable Expense (B)	1550	46500	633,600
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1000	12000
Electricity Bill		1000	12000
Transportation		1000	12000
Mobile Bill		300	3,600
Entertainment		300	3,600
Guird		200	2400
Salary (self)		5,000	60,000
Total fixed Cost (D)		8800	105600
Net Profit (E) [C-D]		4700	56.400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Box	100000	0	100000
Mixer machine	15000	0	15000
Electric Parts	0	50000	50,000
M -machine	45000	0	45,000
Total	160,000	50,000	210,000

Proposed Project Cost

Existing Capital	160000	76%
Investor's Investment	50000	24%



Entrepreneur's Contribution	160,000	76%
Investor's Investment	50,000	24%
Total	210,000	

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Electric Parts ,Box,Mixer Machine, M machine	2000	60,000	720,000	756,000
		0	0	0
Total Sales (A)	2000	60,000	720,000	756,000
Less. Variable Expense				
Electric Parts ,Box,Mixer Machine, M machine	1550	46500	558000	585900
Total variable Expense (B)	1550	46500	558000	585900
Contribution Margin (CM) [C=(A-B)	450	13500	162000	170100
Less. Fixed Expense				
Electricity Bill		1000	12000	12000
Transportation		1000	12000	12000
Mobile Bill		300	3600	3,600
Entertainment		300	3600	3600
Rent		1000	12000	12,000
Guard		200	2400	2400
Salary (self)		5000	60000	60,000

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

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	56400	64500
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		26400
	Total Cash Inflow	106400	90900
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	26,400	60900

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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

FAMILY PICTURE