

Proposed NU Business Nam: **ZINNURAIN SOUND SYSTEM & LIGHTING**

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ALAMGIR
Age	:	15-08-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	01 Brothers 05 Sister
Address	:	Vill: Goyalkhali, P.O: Chitrakot, P.S: Sirajdikhan, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NEGOM BEGUM
(iii) Father's name	:	MD MALEK
(iv) GB member's info	:	Branch: Sekhornagar, Centre # 59 (Female), Member ID: 5422, Group No: 07 Member since: 01/01/1997-2009 (12 years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan:Nil.
(v) Who pays GB loan installment	:	Mother
(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	:	15 years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01977-774561
Mother's Contact No.	:	01821-853871
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NEGOM BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

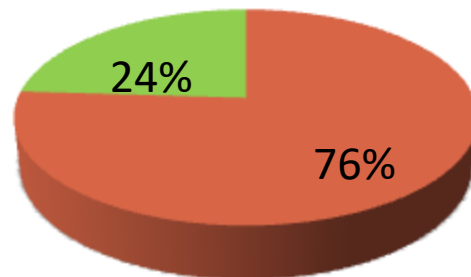
Business Name	:	ZINNURAIN SOUND SYSTEM & LIGHTING
Location	:	Goyalkhali Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 2,00,000(from existing business) 76% Required Investment BDT 60,000(as equity) 24 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft=120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Plate, etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Decoration system	0	90000	1080000
	0	0	0
Total Sales(A)	0	90000	1080000
Less Variable Expense (B)			0
Leather	0	63000	756000
Total Variable Expense	0	63000	756000
Contributon Margin (CM) [C=(A-B)]	0	27000	324000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		1500	18000
Generator		0	0
Salary (Staff-4)		10000	120000
Mobil Bill		300	3600
Total Fixed Cost (D)		19300	231600
Net Profit (E)= [C-D]		7700	92400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	50	300	15,000				15,000
Sound system	1 P	1,00,000	1,00,000				1,00,000
Decoration Couth	20	1,000	20,000				20,000
Generator	02	15,000	30,000	02	20,000	40,000	70,000
Tube light	100	200	20,000	50	200	10,000	30,000
Others			15,000			10,000	25,000
Total			2,00,000			60,000	2,60,000

0% Source of Finance



- Entrepreneur's Contribution's :- 2,00,000
- Investor Investment's :- 60,000
- Total :- 2,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery item		120000	1440000	1512000	1587600
		0	0	0	0
Total Sales(A)	0	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Grocery item	0	84000	1008000	1058400	1111320
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	0	36000	432000	453600	476280
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		2500	30000	360000	4320000
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Rent		1500	18000	18000	18000
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		20300	225600	556000	4516400
Net Profit (E)= [C-D]		15700	188400	197820	207711
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	188,400	197820	207711
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		164400	338220
	Total Cash Inflow	248,400	362,220	545,931
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	164,400	338,220	521,931

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Goyalkhali Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

