

Proposed NU Business Name: **ZAHID SOUND SYSTEM**



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Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



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

Name	:	<b>MD. ZAHID HASAN</b>
Age	:	11-05-1998 (19 years )
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 brothers
Address	:	Vill: madi asulai P.O:broi bari, P.S: Kaliakair, Dist: Gazipur
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>SUFIA BEGUM</b>
(iii) Father's name	:	<b>SALIM MIA</b>
(iv) GB member's info	:	Branch: Boroï bari, Kalikori, Centre # 67/ঞ (Female), Member ID: 5665, Group No: 01 Member since: 10/01/1997 to 2017 ( 20Years) First loan: BDT 2,500
Further Information:		Existing Loan: 30000/-, Outstanding loan: 24000/-
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757207372
Mother's Contact No.	:	01737298502
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUFIA BEGUM** joined Grameen Bank since 20 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

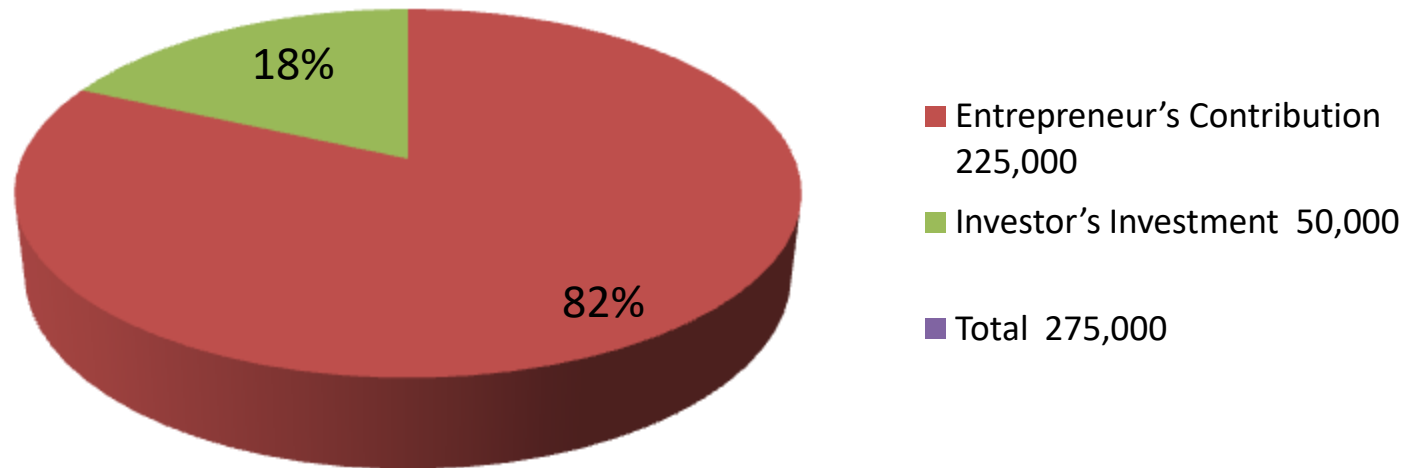
Business Name	:	<b>ZAHID SOUND SYSTEM</b>
Location	:	Madi asulai;boroi bari, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230000/- (from existing business) 82% Required Investment BDT 50000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ Currently run a shop like as herbal medicin</li><li>▪ Average 20% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ Collects goods from Dahka .</li><li>▪ The shop is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
Sound Box, Mike, Gate, Generator etc	2300	69000	828000
		0	0
<b>Total Sales(A)</b>	<b>2300</b>	<b>69000</b>	<b>828000</b>
<b>Less Variable Expense (B)</b>			0
Sound Box, Mike, Gate, Generator etc	1840	55200	662400
<b>Total Variable Expense</b>	<b>1840</b>	<b>55200</b>	<b>662400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>460</b>	<b>13800</b>	<b>165600</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		350	4200
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>
<b>Net Profit (E)= [C-D]</b>		<b>5500</b>	<b>66000</b>

Investment Breakdown							
Existing				Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sound Box	04	25000	100000	01	25000	25000	125000
Mike	04	10000	40000				40000
Gate	02	30000	60000				60000
Mike Set	01	25000	25000	01	25000	25000	50000
	<b>10</b>	<b>65000</b>	<b>225000</b>	<b>02</b>	<b>50000</b>	<b>50000</b>	<b>275000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Sound Box, Mike, Gate, Generator etc	2600	78000	936000	982800	1031940
0	0				
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
Sound Box, Mike, Gate, Generator etc	2080	62400	748800	786240	825552
<b>Total Variable Expense</b>	<b>2080</b>	<b>62400</b>	<b>748800</b>	<b>786240</b>	<b>825552</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		600	7200	7560	7938
Transportaion		500	6000	6000	6000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2520	2646
Gard		450	5400	5400	5400
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2400	2400
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>	<b>100080</b>	<b>100584</b>
<b>Net Profit (E)= [C-D]</b>		<b>7300</b>	<b>87600</b>	<b>96480</b>	<b>105804</b>
<b>Investment Pay Back</b>			<b>20000</b>	<b>20000</b>	<b>20000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	87600	96480	105804
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80100	98304
	<b>Total Cash Inflow</b>	<b>137600</b>	<b>176580</b>	<b>204108</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>67600</b>	<b>156580</b>	<b>184108</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures







