

# SAMI TELECOM AND SOUND SYSTEM LIGHTING



Project identification and prepared by: Asif, Ashulia Unit

Project verified by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>MD SHAKIL AHAMMED</b>
Age	:	25-09-1994 (20 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sister
Present Address		Vill: Kolma North P.O: Dairy Farm-1341 P.S: Savar Dist: Dhaka
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>BIMOLA BEGUM</b>
(iii) Father's name	:	<b>MD JAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Ashulia Savar, Centre # 15 (Female), Member ID: 1131/3, Group No: 12 Member since: 22-03-2003 (12 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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	:	Four years experience in running business. He worked in a sound system shop for one year and gathered experience.
Other Own/Family Sources of Income	:	Mother's Income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677-175762
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit

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

Bimola Begum is a member of Grameen Bank since 12 years. At first she took 5,000 taka loan from Grameen Bank. Bimola gradually took loan from GB. Utilize loan in cow rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMI TELECOM AND SOUND SYSTEM LIGHTING</b>
Location	:	2 no Kolma, Ashulia, Savar, Dhaka
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile phone charger, Headphone, Battery, Caching etc.</li><li>▪Provide sound system and lighting service.</li><li>▪Average 20% gain on sales.</li><li>▪Average 70% gain on sound system and lighting service.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Savar &amp; Dhaka.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

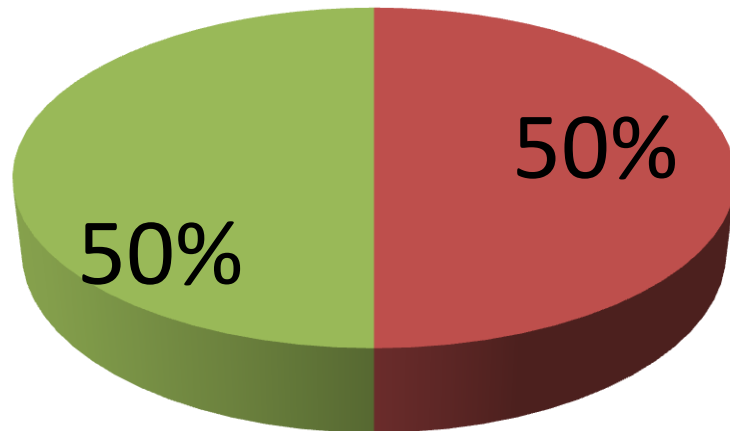
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Mobile phone charger, Headphone, Battery, Caching etc.	9,000	108,000
Sound System and Lighting	22,000	264,000
<b>Total Sales (A)</b>	<b>31,000</b>	<b>372,000</b>
<b>Less. Variable Expense</b>		
Mobile phone charger, Headphone, Battery, Caching etc.	7,200	86,400
Sound System and Lighting	6,600	79,200
<b>Total variable Expense (B)</b>	<b>13,800</b>	<b>165,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>17,200</b>	<b>206,400</b>
<b>Less. Fixed Expense</b>		
Rent	1,200	14,400
Electricity Bill	1,000	12,000
Mobile Bill	500	6,000
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Entertainment	300	3,600
<b>Total fixed Cost (D)</b>	<b>9,500</b>	<b>114,000</b>
<b>Net Profit (E) [C-D]</b>	<b>7,700</b>	<b>92,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile phone charger, Headphone, Battery, Caching etc.	15,000	50,000	65,000
Sound System and Lighting	90,000	1,00,000	1,90,000
Computer	15,000	-	15,000
Security	30,000	-	30,000
<b>Total</b>	<b>1,50,000</b>	<b>1,50,000</b>	<b>3,00,000</b>

# Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>				
Mobile phone charger, Headphone, Battery, Caching etc.	15,000	180,000	189,000	198,450
Sound System and Lighting	40,000	480,000	504,000	529,200
<b>Total Sales (A)</b>	<b>55,000</b>	<b>660,000</b>	<b>693,000</b>	<b>727,650</b>
<b>Less. Variable Expense</b>				
Mobile phone charger, Headphone, Battery, Caching etc.	12,000	144,000	151,200	158,760
Sound System and Lighting	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>31,000</b>	<b>372,000</b>	<b>390,600</b>	<b>410,130</b>
<b>Less. Fixed Expense</b>				
Rent	1,200	14,400	14,400	14,400
Electricity Bill	1,200	14,400	15,000	16,000
Mobile bill & SMS Monitoring	750	9,000	9,500	10,000
Transportation	2,500	30,000	32,000	34,000
Salary (self)	6,000	72,000	72,000	72,000
Salary (staff)	4,000	48,000	48,000	48,000
Entertainment	200	2,400	3,000	3,500
<b>Non Cash Item</b>				
Depreciation	250	3,000	3,000	3,000
<b>Total Fixed Cost</b>	<b>16,100</b>	<b>193,200</b>	<b>196,900</b>	<b>200,900</b>
<b>Net Profit (E) [C-D]</b>	<b>14,900</b>	<b>178,800</b>	<b>193,700</b>	<b>209,230</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	178,800	193,700	209,230
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		121,800	258,500
	<b>Total Cash Inflow</b>	<b>331,800</b>	<b>318,500</b>	<b>470,730</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,800</b>	<b>258,500</b>	<b>410,730</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 01  
Experience & Skill : 04 Years  
Quality goods & services;  
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  
Political unrest  
Local competitors;

Pictures















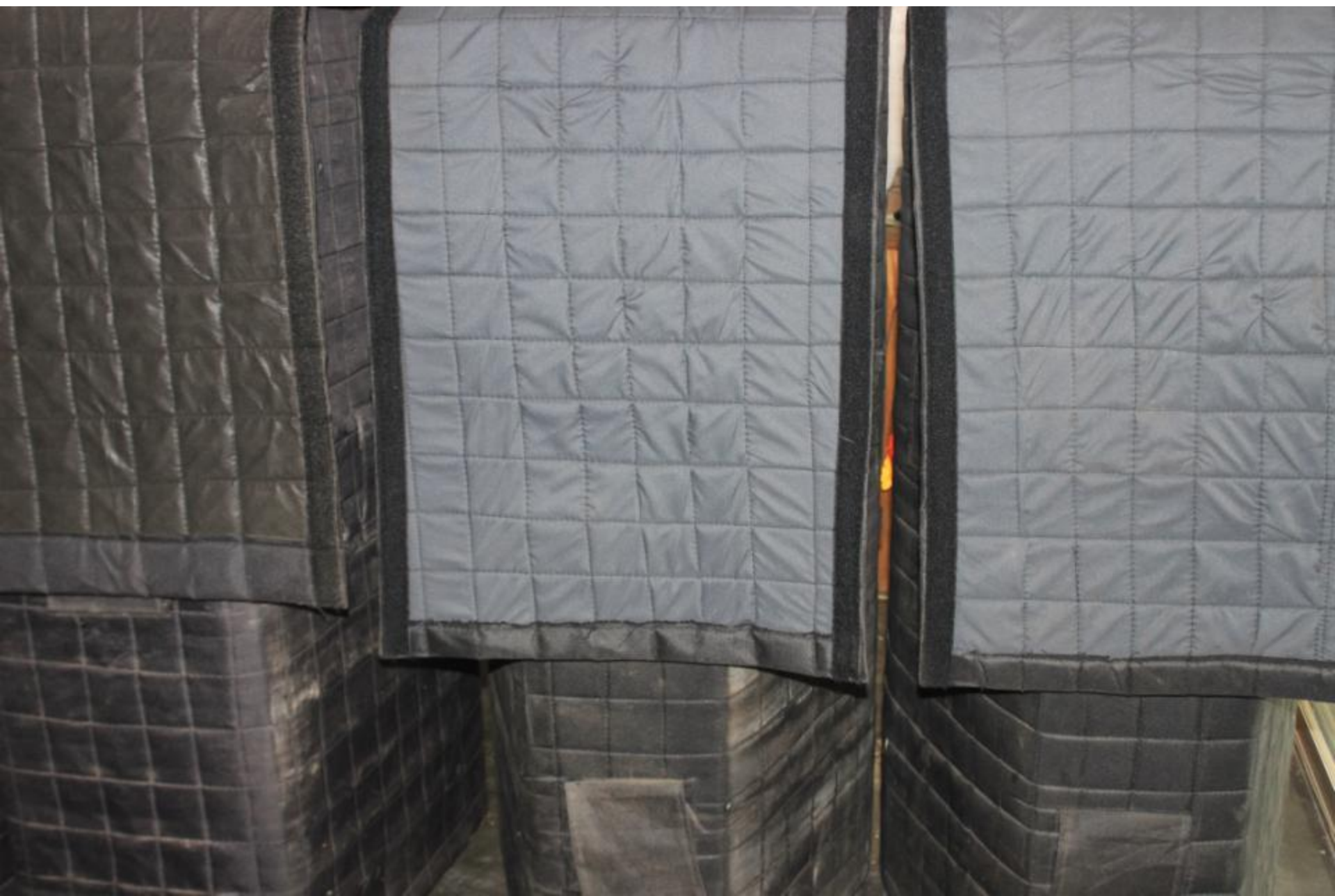




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# FAMILY PICTURE

