

Proposed NU Business Name: **MUSIC ELECTRONICS**



Project identification and prepared by: Nurul Islam,
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Abdul Bached
Age	:	03-08-1982 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son 1 Daughtere
No. of siblings:	:	1 brother 3 Sisters
Address	:	Vill: Galarchor, P.O: Gala, P.S: Tangail , 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	:	BACHAN BEGUM
(iii) Father's name	:	ROSUL UDDIN
(iv) GB member's info	:	Branch: Gala Tangail, Centre # 26(Female), Member ID: 4465 , Group No:03 Member since: 09-08-2003(13 Years) First loan: BDT 5,000
Further Information:		Existing Loan:15000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	14 years experience in running business. He has 3 Years of training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720346582
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BACHATON BEGUM joined Grameen Bank since 13 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	:	MUSIC ELECTRONICS
Location	:	Gala Baazar, Tangail
Total Investment in BDT	:	BDT130,000/-
Financing	:	Self BDT 50000/--(from existing business) 38% Required Investment BDT 80,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Old tv & charger,Energy bulb,Speaker, Remot etc. & sound box service. ▪Average 45 % gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪One will be appointed after getting money. ▪The shop is rented. ▪Collects goods from Tangail ▪Agreed grace period is 3 months.

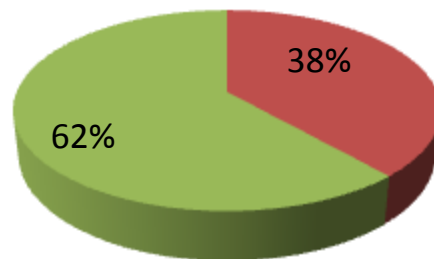
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Old tv & charger,Energy bulb,Speaker, Remot etc	860	25800	309600
Service	350	10500	126000
Total Sales (A)	1210	36300	435600
Less Variable Expense			
Old tv & charger,Energy bulb,Speaker, Remot etc	473	14190	170280
Service	300	9000	108000
Total variable Expense (B)	773	23190	278280
Contribution Margin (CM) [C=(A-B)]	422	12660	151920
Less Variable Expense			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		400	4800
Salary (self)		5000	
Entertainment		300	3600
Total fixed cost (D)		7,100	85200
Net Profit (E)= [C-D]		5,560	66720

Investment Breakdown

Particulars	Existing	Proposed	Total
Old TV	31,500		31500
Old Energy bulb ,charger	2,500		2500
New Energy bulb	1,500		1500
Fly back	1,800		1800
Speaker	700		700
Remot	3,500		3500
Capasitor,IC & CID	8,500		8500
Soundbox		80,000	80000
	50,000	80,000	130000

Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 80,000

■ Total 130,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Old tv & charger,Energy bulb,Speaker, Remot etc	1150	34500	414000	434700
Service	800	24000	288000	302400
Total Sales (A)	1950	58500	702000	737100
Less Variable Expense				
Old tv & charger,Energy bulb,Speaker, Remot etc	632.5	18975	227700	239085
Service	500	15000	180000	189000
Total variable Expense (B)	633	18975	227700	239085
Contribution Margin (CM) [C=(A-B)	598	17925	215100	225855
Less Variable Expense				
Rent		1,000	12,000	3,600
Electricity bill		500	6000	6500
Transportation		500	6000	6,400
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3800
Total fixed cost (D)		7,300	87600	80,300
Net Profit (E)= [C-D]		10625	127500	145,555
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	127,500	145,555
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		79,500
	Total Cash Inflow	207500	225055
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	79,500	177055

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

সিউজিফ

ইলেকট্রনিক্স ডিভি

মোঃ মোঃ আব্দুল বাছেদ
এখানে যাবতীয় ইলেকট্রনিক্স এর
সুদক্ষ কারিগর দ্বারা মেরামত করা হয়
সিডি, ডিপিএ, ক্যাডেট ডটা দেওয়া হয়



















FAMILY PICTURE

