

**Proposed NU Business Name: N.P SOUND & LIGHTING HOUSE**

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Nawabganj Unit, Dhaka

Project verified by: Md.Shamsul Arefin



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

Name	:	<b>POLAS RAJBONGSHI</b>
Age	:	15-03-1985 ( 32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1Child
No. of siblings:	:	01 Brothers 3 Sisters
Address	:	Vill: Nayonsri, P.O: Daotola, P.S: Nawabganj, 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>SABITA RAJBONGSHI</b>
(iii) Father's name	:	<b>ANIL RAJBONGSHI</b>
(iv) GB member's info	:	Branch: Bandura, Centre # 36 (Female), Member ID: 3462/4, Group No: 02 Member since: 01/01/2002 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT:17,680/-
(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	:	10 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.	:	01932-281802
Mother's Contact No.	:	01794-315899
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SABITA RAJBONGSHI** joined Grameen Bank since 15 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

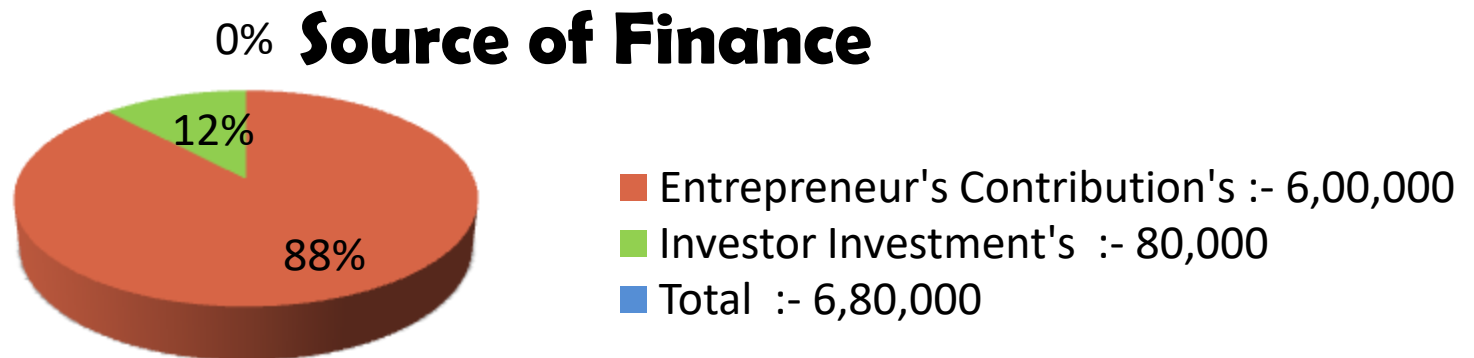
Business Name	:	<b>N.P SOUND &amp; LIGHTING</b>
Location	:	Bandura Natun Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 6,80,000/-
Financing	:	Self BDT 6,00,000(from existing business) 88% <b>Required Investment BDT 80,000(as equity) 12 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;DJ Sound,Lihting,Mike, etc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sound Item	4,500	1,35,000	16,20,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>1,35,000</b>	<b>16,20,000</b>
<b>Less. Variable Expense</b>			
Sound Item	3,375	1,01,250	12,15,000
<b>Total variable Expense (B)</b>	<b>3,375</b>	<b>1,01,250</b>	<b>12,15,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,125</b>	<b>33,750</b>	<b>4,05,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		400	4,800
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		16,000	1,92,000
Entertainment		200	2,400
Guard		100	1,200
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>25,300</b>	<b>3,03,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,450</b>	<b>1,01,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sound System	04 P	1,00,000	4,00,000				4,00,000
DJ Light	01 Set	1,00,000	1,00,000				1,00,000
Mike				02	30,000	60,000	60,000
Tube Light						20,000	20,000
Security			1,00,000				1,00,000
<b>Total</b>			<b>6,00,000</b>			<b>80,000</b>	<b>6,80,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Sound Item	5,800	1,74,000	20,88,000	21,92,400	23,02,020
<b>Total Sales (A)</b>	<b>5,800</b>	<b>1,74,000</b>	<b>20,88,000</b>	<b>21,92,400</b>	<b>23,02,020</b>
<b>Less. Variable Expense</b>					
Sound Item	4,350	1,30,500	15,66,000	16,44,300	17,26,515
<b>Total variable Expense (B)</b>	<b>4,350</b>	<b>1,30,500</b>	<b>15,66,000</b>	<b>16,44,300</b>	<b>17,26,515</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,450</b>	<b>43,500</b>	<b>5,22,000</b>	<b>5,48,100</b>	<b>5,75,505</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	6,500	7,000
Transportation		2,500	30,000	30,500	31,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		16,000	1,92,000	1,92,000	1,92,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Guard		150	1,800	1,800	1,800
<b>Total Fixed Cost</b>		<b>26,150</b>	<b>3,13,800</b>	<b>3,14,900</b>	<b>3,15,900</b>
<b>Net Profit (E) [C-D]</b>		<b>17,350</b>	<b>2,08,200</b>	<b>2,33,200</b>	<b>2,59,605</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	2,08,200	2,33,200	2,59,505
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,76,200	3,77,400
	<b>Total Cash Inflow</b>	<b>2,88,200</b>	<b>4,09,400</b>	<b>6,36,905</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,76,200</b>	<b>3,77,400</b>	<b>6,04,905</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

**NIP** স্বাউন্ড

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# FAMILY PICTURE

