

Proposed NU Business Name: **BELAL LAIGHTING**



Project identification and prepared by: Md. Belal Hossen
Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	BELAL HOSSEN
Age	:	30-12-1984 (33 Years)
Education, till to date	:	Class -Eight
Marital status	:	Married
Children	:	01 Son & 02 Daughters
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Dakhin Sadar, P.O: Dakhin Sthor, P.S: Chagolnya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MYNA KHATUN
(iii) Father's name	:	ABDUS SATTAR
(iv) GB member's info	:	Branch: Sadar Chagolnya, Centre # 09(Female), Member ID: 2123/1, Group No: 05 Member since 22-05-2009-2015 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	10 Years experience in the business and 07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-354574
Mother's Contact No.	:	01846-783818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MYNA KHATUN joined Grameen Bank since 06 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	:	: BELAL LAIGHTING
Location	:	Miza bazar,chagolnya, Fani
Total Investment in BDT	:	BDT 6,50,000/-
Financing	:	Self BDT 5,80,000/-(from existing business) 89% Required Investment BDT 70,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 16 ft= 256 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Fani.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

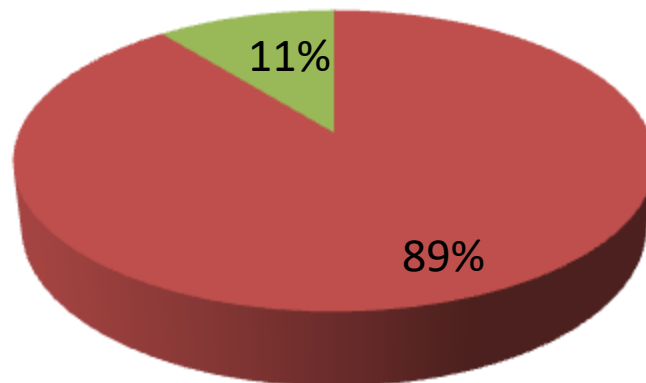
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Chair,Table,table Stand,Generator,Sound box	3800	114000	1368000
	0	0	0
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
Chair,Table,table Stand,Generator,Sound box	3040	91200	1094400
Total Variable Expense	3040	91200	1094400
Contributon Margin (CM) [C=(A-B)]	760	22800	273600
Less Fixed Expense			
Rent		4000	48000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Salary (Self)		4000	48000
Gard		100	1200
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		15400	184800
Net Profit (E)= [C-D]		7400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	250	440	110000	100	440	44000	154000
Table	30	850	25500	15	850	12750	38250
Table Stand	30	1250	37500	15	1250	0	37500
Generator	3	40000	120000			0	120000
Sound box	2	55000	110000			0	110000
Digital Get	1	77000	77000			0	0
Security			50000			0	
Others			50000	0		13250	63250
						0	0
Total	36		580000	130		70,000	650,000

Source of Finance



- Entrepreneur's Contribution 580,000
- Investor's Investment 70,000
- Total 650,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chair,Table,table Stand,Generator,Sound box	4400	132000	1584000	1663200	1746360
	0	0	0	0	0
Total Sales(A)	4400	132000	1584000	1663200	1746360
Less Variable Expense (B)					
Chair,Table,table Stand,Generator,Sound box	3520	105600	1267200	1330560	1397088
Total Variable Expense	3520	105600	1267200	1330560	1397088
Contributon Margin (CM) [C=(A-B)]	880	26400	316800	332640	349272
Less Fixed Expense					
Rent		4000	48000	48000	48000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15400	181200	181900	182615
Net Profit (E)= [C-D]		11000	132000	138600	145530
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	132,000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104000	214600
	Total Cash Inflow	202,000	242,600	360,130
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	104,000	214,600	332,130

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures







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১০ টি অধ্যায়
১০ টি অধ্যায়





FAMILY PICTURE

