

Proposed NU Business Name: **AHIDUL MOBILE SERVECING CENTRE**



Project identification and prepared by: Md.Yasin Alam
Sreenagar unit,Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AHIDUL SHIKDAR
Age	:	05-12-1987(30Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	01 Son 01 daughter
No. of siblings:	:	04 Brothers 01 sister
Address	:	Vill:nagor bag, P.O ;sreenagar, P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	BILKIS BEGUM
(iii) Father's name	:	SABED SHIKDAR
(iv) GB member's info	:	Branch: Vaggokul, Centre # 42 (Female), Member ID: 4039, Group No: 02 Member since: 03-04-1991 (10Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	05years of business experience. : 05 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.	:	01682-654407
Family's Contact No.	:	01788-772787
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BILKIS BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AHIDUL MOBILE SERVECING CENTRE
Location	:	Chakbazar,sreenagar munshigong.
Total Investment in BDT	:	BDT 347500/-
Financing	:	Self BDT 287,500/- (from existing business)83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 7 ft= 147 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobile,charger,battary,multi plag etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from gulisthan,dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

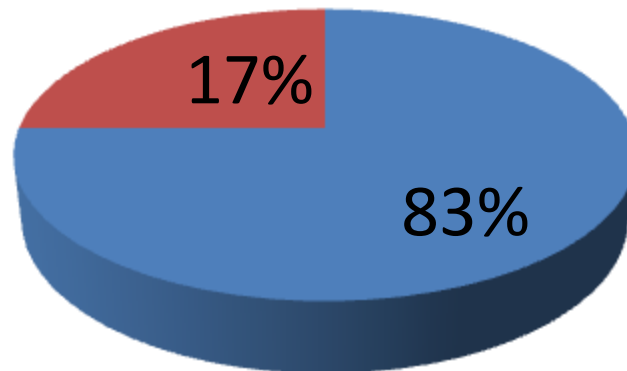
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile,charger,battary ,multi plag etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Mobile,charger,battary,multi plag etc	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000
Less. Fixed Expense			
Rent		8,000	96,000
Electricity Bill		1000	12,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		3500	42,000
Entertainment		200	2,400
Mobile bill		300	3,600
Total fixed Cost (D)		19,000	228,000
Net Profit (E) [C-D)		5,000	60,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Mobile	12	4700	56400		20	3000	60000	116,400
Remot	150	90	13500					13500
Battery	384	180	69120					69120
Multi plag	30	120	3600					3600
toss Light	10	130	1300					1300
Chacing	200	30	6000					6000
Charger	60	130	7800					7800
computer			30000					
security			100,000					
Total			287,500				60,000	347,500

Source of Finance

■ Entrepreneur's contribution 287,500
 ■ Investor's Investment 60,000
 ■ Total 347,500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Mobile,charger,battary etc	4,800	144,000	1,728,000	1,814,400	1,905,120
Total Sales (A)	4,800	144,000	1,728,000	1,814,400	1,905,120
Less. Variable Expense					
Mobile,charger,battary ,multi etc	3,840	115,200	1,382,400	1,451,520	1,524,096
Total variable Expense (B)	3,840	115,200	1,382,400	1,451,520	1,524,096
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		8,000	96,000	96,000	96,000
Electricity Bill		1000	12,000	12,600	13,230
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		3,500	42,000	42,000	42,000
Entertainment		200	2,400	2,520	2,646
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	6,000	6,000	6,000
Total Fixed Cost		19,000	234,000	235,500	237,075
Net Profit (E) [C-D]		9,800	111,600	127,380	143,949
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	111,600	127,380	143,949
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus		93,600	202,980
	Total Cash Inflow	177,600	226,980	352,929
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	93,600	202,980	328,929

SWOT ANALYSIS

STRENGTH

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





पूजा बhatt
Pooja Bhatt
Singer

2GB RAM
1000

80%



