

Proposed NU Business Name: **SAGOR ALI TELECOM & AND VARITIES STORE**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAMUN MADBAR
Age	:	15-01-1991(26Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: BaroygawP.O ;Atpara,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONAWARA BEGUM
(iii) Father's name	:	SHA ALAM MADBAR
(iv) GB member's info	:	Branch: Sreenagar Centre # 42(Female), Member ID: 4014, Group No: 02 Member since: 03-08-1995(010Years) First loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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.	:	01866-101001
Family's Contact No.	:	01731-448189
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONAWARA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAGOR ALI TELECOM & AND VARITIES STORE
Location	:	Baroygaw bazar,sreenagar,mushigonj.
Total Investment in BDT	:	BDT 96,000/-
Financing	:	Self BDT 46,000/- (from existing business)63 % Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 11 ft= 111 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobile chrger,mobile battery,chacing,disply,multiplag etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Sundarbon squir market..▪Agreed grace period is 3 months.

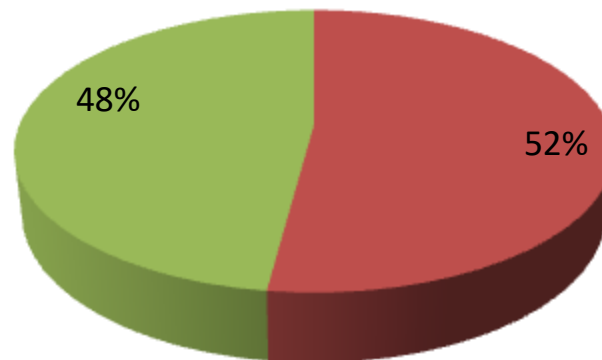
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
mobile chrger,mobile battary,chacing,disply,multiplag etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
mobile chrger,mobile battary,chacing,disply,multiplag etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Entertainment		200	2,400
Gird		50	600
Generator		300	3,600
Mobile bill		200	2,400
Total fixed Cost (D)		5,950	71,400
Net Profit (E) [C-D]		6,050	72,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
c.f.l	20	245	4900		50	245	12250	17,150
Mobile glass	20	35	700		50	35	1750	2,450
Toss light	25	150	3750		50	150	7500	11,250
Charger	50	85	4250		50	85	4250	8,500
Head phone	25	200	5000	Bkash			10000	15,000
Remote	35	70	2450	Flexi load			10000	12,450
Bkash			10000	other			4250	14,250
Flexi load			15000					15,000
Total			46,000				50,000	96,000

Source of Finance



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- Entrepreneur's Contribution 50,000
- Investor's Investment 46,000
- Total 96,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
mobile chrger,mobile battary,chacing,disply,multiplag etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
mobile chrger,mobile battary,chacing,disply,multiplag etc.	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Gird		50	600	600	600
Generator		300	3,600	3,780	3,969
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	8,000	8,000	8,000
Total Fixed Cost		5,950	79,400	79,940	80,507
Net Profit (E) [C-D]		10,850	122,200	131,740	141,757
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	122,200	131,740	141,757
1.3	Depreciation (Non cash item)	8000	8000	8000
1.4	Opening Balance of Cash Surplus		110,200	229,940
	Total Cash Inflow	180,200	249,940	379,697
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,200	229,940	359,697

SWOT ANALYSIS

STRENGTH

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





