

Proposed NU Business Name: TOTA MOBILE SERVECING CENTRE



Project identification and prepared by:MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TOTA
Age	:	23/10/1984(33Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Achuavata,P.O:Mohishalbari,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MENUKA BEGUM
(iii) Father's name	:	LATE .KHORSHED ALI
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #62(Female), Member ID: 5383/4, Group No:03 Member since:06/05/2010, New First loan: BDT -10000 Existing Loan: BDT 30000, Outstanding loan:30000
Further Information:		
(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	:	10years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Agriculture
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01757186386
Father's Contact No.	:	01670652039
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MENUKA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TOTA MOBILE SERVECING CENTRE
Location	:	Achuavata, Mohishalbari,Godagari, Rajshahi
Total Investment in BDT	:	BDT 94150/-
Financing	:	Self BDT 44150/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Charger, Betarry,Memory, Headphone,Glasspaper,etc▪The business is operating by entrepreneur. Existing no employees.▪The farm is Rent.▪Collects goods from Chapai Nobabgong.▪Agreed grace period is 3 months.

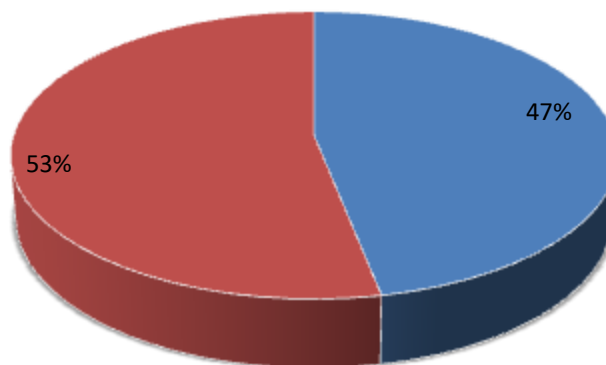
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Charger, Betarry,Memory, Headphone,Glasspaper,etc	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Charger, Betarry,Memory, Headphone,Glasspaper,etc	700	21000	252000
Total Variable Expense (B)	700	21000	252000
Contribution Margin(CM) [C=(A-B)]	800	24000	288000
Less. Fixed Expense			
Rent		800	9600
Electricity Bill		500	6000
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		300	3600
Food/other		200	2400
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		7000	84000
Net Profit (E) [C-D]		17000	204000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery	4000	20000	24000
Charger	10500	14000	24500
Cassing	3000	0	3000
Headphone	20000	0	20000
Memory	4000	16000	20000
Converter	500	0	500
Cardreader	1250	0	1250
MP3	900	0	900
Total	44150	50000	94150

Source of Finance



- Entrepreneur's Contribution 44150
- Investor's Investment 50000
- Total 94150

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Charger, Betarry,Memory, Headphone,Glasspaper,etc	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
Charger, Betarry,Memory, Headphone,Glasspaper,etc	950	28500	342000	359100	377055
Total Variable Expense (B)	950	28500	342000	359100	377055
Contribution Margin (CM) [C=(A-B)	1050	31500	378000	396900	416745
Less. Fixed Expense					
Rent		800	9600	9600	9600
Electricity Bill		500	6000	6300	6600
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		300	3600	3900	4200
Food		200	2400	2400	2400
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		7000	84000	84900	85800
Net Profit (E) [C-D]		24500	294000	312000	330945
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	294000	312000	330945
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		274000	566000
	Total Cash Inflow	344000	586000	896945
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	274000	566000	876945

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Achuavata,
Mohishalbari,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

