

Proposed NU Business Name: **M/S ONI ENTERPRISE**



Project identification and prepared by: Shohel Mollah,
Jamurkee Unit, Tangail

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARSHAL ALA SIDDIQUI
Age	:	25-12-1982 (32 Years)
Education, till to date	:	B.A Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Delduar P.O: Delduar P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. RUMI SIDDIQUI
(iii) Father's name	:	MD NASIR UDDIN SIDDIQUI
(iv) GB member's info	:	Branch: Delduar, Centre # 84 (Female), Member ID: 7911, Group No: 04 Member since: 02-02-1995 (20 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 2,50,000 Outstanding loan: BDT 2,28,000
(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	:	Eleven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-929190
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rumi Siddiqui is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ONI ENTERPRISE
Location	:	Delduar bazaar, Delduar, Tangail
Total Investment in BDT	:	BDT 7,00,000
Financing	:	Self BDT 4,00,000 (from existing business) 57% Required Investment BDT 3,00,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Phone, Batter, Charger, SIM Card, Modem, MP3 Box, Regulator, Gas Cylinder etc.▪Provide Bikash Service.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka.▪The shop is owned.▪Agreed grace period is 4 months.

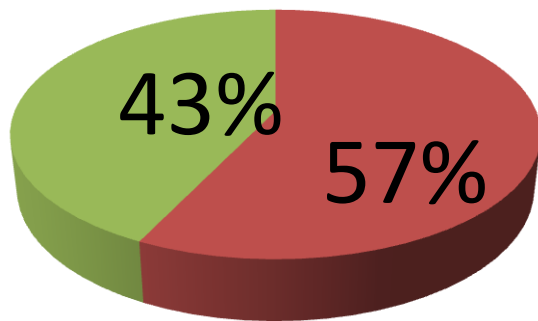
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Phone, Batter, Charger, SIM Card, Modem, MP3 Box, Regulator	4,000	120,000	1,440,000
Gas Cylinder	3,400	102,000	1,224,000
Bikash	20	600	7,200
Total Sales (A)	7,420	222,600	2,671,200
Less. Variable Expense			
Mobile Phone, Batter, Charger, SIM Card, Modem, MP3 Box, Regulator	3,400	102,000	1,224,000
Gas Cylinder	3,200	96,000	1,152,000
Total variable Expense (B)	6,600	198,000	2,376,000
Contribution Margin (CM) [C=(A-B)]	820	24,600	295,200
Less. Fixed Expense			
Electricity Bill		800	9,600
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Salary (staff)		5,000	60,000
Entertainment		300	3,600
Guard		250	3,000
Total fixed Cost (D)		13,850	166,200
Net Profit (E) [C-D]		10,750	129,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil phone	1,60,000	1,00,000	2,60,000
Battery	50,000	40,000	90,000
Charger	30,000	20,000	50,000
Gas cylinder	27,000	20,000	47,000
Bikash	50,000	40,000	90,000
Regulator, MP3 Box, Modem, SIM Card	83,000	80,000	1,63,000
Total	4,00,000	3,00,000	7,00,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 300,000
- Total 700,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile Phone, Batter, Charger, SIM Card, Modem, MP3 Box, Regulator	6,000	180,000	2,160,000	2,268,000	2,381,400
Gas Cylinder	6,800	204,000	2,448,000	2,570,400	2,698,920
Bikash	40	1,200	14,400	15,120	15,876
Total Sales (A)	12,840	385,200	4,622,400	4,853,520	5,096,196
Less. Variable Expense					
Mobile Phone, Batter, Charger, SIM Card, Modem, MP3 Box, Regulator	5,100	153,000	1,836,000	1,927,800	2,024,190
Gas Cylinder	6,400	192,000	2,304,000	2,419,200	2,540,160
Total variable Expense (B)	11,500	345,000	4,140,000	4,347,000	4,564,350
Contribution Margin (CM) [C=(A-B)]	1,340	40,200	482,400	506,520	531,846
Less. Fixed Expense					
Electricity Bill		800	9,600	10,500	11,300
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		400	4,800	5,200	5,800
Guard		250	3,000	3,500	3,800
Total Fixed Cost		19,700	236,400	240,700	244,900
Net Profit (E) [C-D]		20,500	246,000	265,820	286,946
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	246,000	265,820	286,946
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		126,000	271,820
	Total Cash Inflow	546,000	391,820	558,766
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	126,000	271,820	438,766

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 11 Years
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
Local competitors;

Pictures





SAMSUNG
SAMSUNG
SAMSUNG











গ্রামীণফোন



মেসার্স অনি এন্টারপ্রাইজ
মৌলভীবাজার, ফেনীপুর, টাঙ্গাইল



সর্বশেষ স্টক ডিপাশ

4MB প্যাক ৳২০০	75MB প্যাক ৳৫০০	1GB প্যাক ৳২৭৫
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4MB প্যাক ৳২০০	75MB প্যাক ৳৫০০	1GB প্যাক ৳২৭৫

+5000#





3G

স্বীকৃতি

- ১. মোবাইল ফোন
- ২. মোবাইল ইন্টারনেট
- ৩. মোবাইল টেলিভিশন
- ৪. মোবাইল গেমিং

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FAMILY PICTURE

