

Proposed NU Business Name: **JOGONNATH MOBILE SERVICING POINT
& TELECOM**



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Ghatal Unit, Tangail
Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOGONATH CHANDRA PAUL
Age	:	25-07-1986(24Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 3 Sister's
Address	:	Vill: Uttor Betdoba P.O: Kalhati P.S: Kalhati, 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	:	SHOROLA RANI DAS
(iii) Father's name	:	HORIPODO PAL
(iv) GB member's info	:	Branch: Brahmonshason, Ghatail, Centre # 67 (Female), Member ID: 2590, Group No: 02 Member since: 13-03-2007 (10Years) First loan: BDT 5,000 Taka. Existing Loan: BDT 20,000 Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	09 years experience in running business. He has Trained 04 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911883883
Family's Contact No.	:	01814754386
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shorolota rani das 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 And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	JOGONNATH MOBILE SERVICING POINT & TELECOM
Location	:	Hamidpur,Ghatail,Tangail.
Total Investment in BDT	:	BDT 196,000/-
Financing	:	Self BDT 116,000/- (from existing business) 59% Required Investment BDT 80,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 14 ft= 196 Square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile,Battery,charger,Memory,Cover,Key Board,Head Phone,Remot,Catching,Mp3,cooker And Servicing,Etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The Shop Is Rented.▪Collects goods from Dhaka,Gulistan.▪Agreed grace period is 3 months.

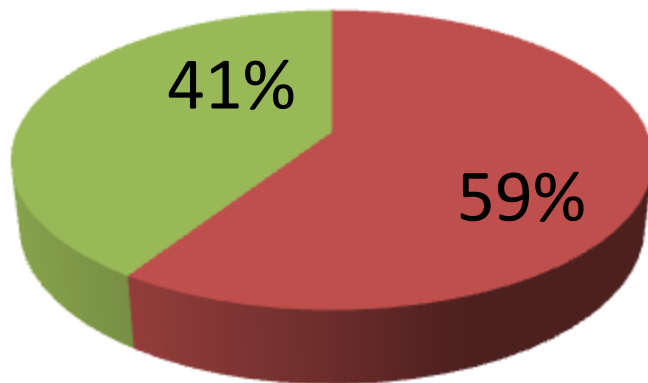
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile accessories	2,000	60,000	720000
Servicing	200	6,000	72000
Total Sales (A)	2,200	66,000	792000
Less. Variable Expense			
Mobile accessories	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		3000	36,000
Electricity Bill		400	4,800
Mobile Bill		400	4,800
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment		300	3,600
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		10,200	122,400
Net Profit (E) [C-D]		7,800	93,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile, Battery, charger, Memory, Cover, Key Board, Head Phone, Remot, Catching, Mp3, Cable And Servicing, Etc.	96000	80000	176000
Computer	20000		20000
Total	116000	100000	196000

Source of Finance



- Entrepreneur's Contribution 116,000
- Investor's Investment 80,000
- Total 196,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Mobile accessories	2800	84000	1008000	1108800	1108800
Servicing	200	6000	72000	79200	79200
Total Sales (A)	3000	90000	1080000	1188000	1188000
Less. Variable Expense		0		0	0
Mobile accessories	2240	67200	806400	887040	887040
	0	0	0	0	0
Total variable Expense (B)	2240	67200	806400	887040	887040
Contribution Margin (CM) [C=(A-B)]	760	22800	273600	300960	300960
Less. Fixed Expense					
Rent		3000	36000	37800	37800
Electricity Bill		400	4800	4896	4896
Mobile Bill		450	5400	5508	5508
Salary (self)		5000	60000	61200	61200
Transportation		1000	12000	12240	12240
Entertainment		350	4200	4284	4284
Salary (staff)		0	0	0	0
Security Gard		100	1200	1224	1224
Depriciation		333	3996	4075.92	4075.92
Total Fixed Cost		10633	127596	131227.92	131227.92
Net Profit (E) [C-D]		12167	146004	169732.08	169732.08
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	146004	169732.08	169732.08
1.3	Depreciation (Non cash item)	3996	4075.92	4075.92
1.4	Opening Balance of Cash Surplus		90,000	90,000
	Total Cash Inflow	250000	263807	263807
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32000	32000
	Total Cash Outflow	160000	32000	32000
3	Net Cash Surplus	90000	203807	203807

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 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

Pictures



नावाहिल नाईसिंग करा इय ९

















FAMILY PICTURE

