

Proposed NU Business Name: **M/S SADIA MOBILE CENTRE**



Project identification and prepared by: Monoronjon,
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Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL AHAMMAD
Age	:	01-01-1989 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01
No. of siblings:	:	5 Brother & 01 Sisters
Address	:	Vill: Dinga Vanga, P.O: Ponchosar, P.S: Munshigonj Sadar, 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	:	MOST. ASHRAFUNNESA
(iii) Husband's name	:	LATE. WAZED UDDIN
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 04 (Female), Member ID: 1252, Group No: 02 Member since: 20-12-1995 (22 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 111,000, Outstanding loan: BDT 45,680/-
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01959-437465
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ASHRAFUNNESA joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SADIA MOBILE CENTRE
Location	:	Sarkar Para, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 70,000/--(from existing business) 53% Required Investment BDT 80,000/--(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪ Mobile item retailer.▪ Average 30% gain on sales.▪ The business is operating by entrepreneur. Existing no employees.▪ Collects goods from Dhaka.▪ The shop is rented.▪ Agreed grace period is 3 months.

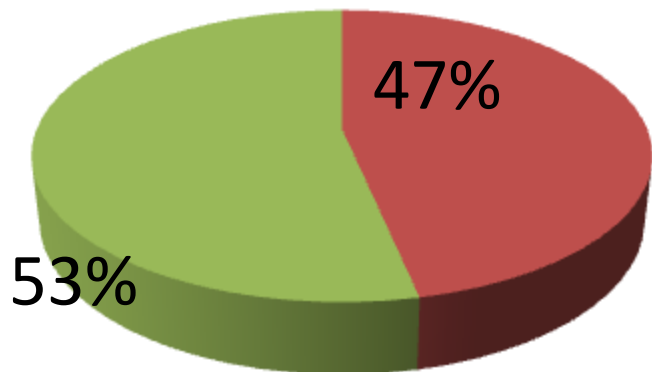
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Mobile	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Mobile	42,000	504,000
Total variable Expense (B)	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	2,000	24,000
Entertainment	200	2,400
Generator bill	300	3,600
Transportation	3,000	36,000
Guard	230	2,760
Total fixed Cost (D)	11,330	135,960
Net Profit (E) [C-D]	6,670	80,040

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Phone	20	1250	25,000	25	1250	31,250	56,250
Furniture	6	5000	30,000	0	0	0	30,000
Charger light	4	500	2,000	10	500	5,000	7,000
Accessories	35	371	13,000	125	350	43,750	56,750
Total	65		70,000	160		80,000	150,000

Source of Finance



■ Entrepreneur's Contribution 70,000

■ Investor's Investment 80,000

■ Total 150,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Mobile	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Mobile	59,500	714,000	749,700	787,185
Total variable Expense (B)	59,500	714,000	749,700	787,185
Contribution Margin (CM) [C=(A-B)]	25,500	306,000	321,300	337,365
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	2,000	24,000	24,000	24,000
Entertainment	200	2,400	3,000	3,500
Generator bill	300	3,600	3,600	3,600
Transportation	4,500	54,000	56,000	58,000
Guard	230	2,760	2,760	2,760
Total Fixed Cost	12,930	155,160	158,860	162,360
Net Profit (E) [C-D]	12,570	150,840	162,440	175,005
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	150,840	162,440	175,005
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,840	249,280
	Total Cash Inflow	230,840	281,280	424,285
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	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	118,840	249,280	392,285

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:00
Experience & Skill : 02 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









FAMILY PICTURE

