

Proposed NU Business Name: **MUKTA MOBILE SHOPPING**



Project identification and prepared by: Md. Mizanur rahman,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ZIAUR RAHMAN
Age	:	17-07-1993 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister, 01 Brother.
Address	:	Vill: Ranirpara, P.O Moria, P.S: Gabtoli, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST MILNA KHATUN
(iii) Father's name	:	MD. ABDUL KHALEK
(iv) GB member's info	:	Branch: Mohishaban, Gabtoli, Centre # 44(Female), Member ID: 1044, Group No: 05 Member since: 25-12-2000 (05Years) First loan: BDT 4,000 /- Outstanding loan: Nil
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	:	10 years experience in running business. 10 years in own business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-164154
Family's Contact No.	:	01787-837682
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MILNA KHATUN joined Grameen Bank since 05 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MUKTA MOBILE SHOPPING
Location	:	Golabari,Gabtoli, Bogra
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 08 ft= 160 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories, recharge, memory card, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

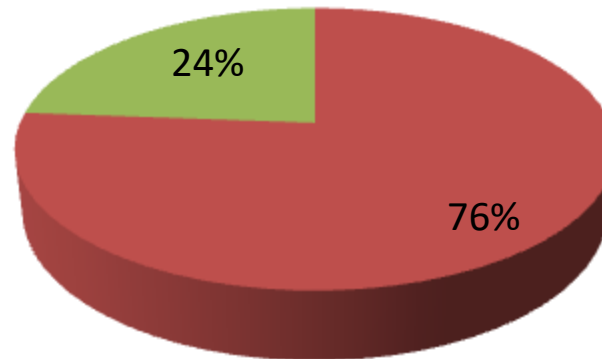
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile excesorise.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Mobile excesorise.	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	4,000	120,000	1,440,000
Less. Fixed Expense			
House rant		3,000	36,000
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		100	1,200
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		111,000	1,332,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	60	1500	90,000	20	1,500	30,000	120,000
Battary	100	250	25,000	50	250	12,500	37,500
Charger	100	80	8,000	50	80	4,000	12,000
Sounbox	1	27000	27,000	1	3500	3,500	30,500
Others	1	10000	10,000	0	1250	0	10,000
Korai Wood	0	2000	0	0	0	0	0
Kathal wood	0	0	0	0	2400	0	0
Mehgoni wood	0	200	0	0	1,000	0	0
Others	0	200	0	0	2000	0	0
Security	0	40000	0	0	1250	0	0
	0	0	160,000	0	0	50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile excesorise.	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Mobile excesorise.	1,400	42,000	504,000	529,200	555,660
Total variable Expense (B)	1,400	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)	5,600	168,000	2,016,000	2,116,800	2,222,640
Less. Fixed Expense					
House rant		3000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4000	48,000	48,000	48,000
Entertainment		0	0	0	-
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		13,100	157,200	157,200	157,200
Net Profit (E) [C-D]		154,900	1,858,800	1,959,600	2,065,440
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	1,858,800	1,959,600	2,065,440
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,838,800	3,778,400
	Total Cash Inflow	1,908,800	3,798,400	5,843,840
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	1,838,800	3,778,400	5,823,840

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Golabari,Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



প্রয়োজনে পাশে
বিকাশ











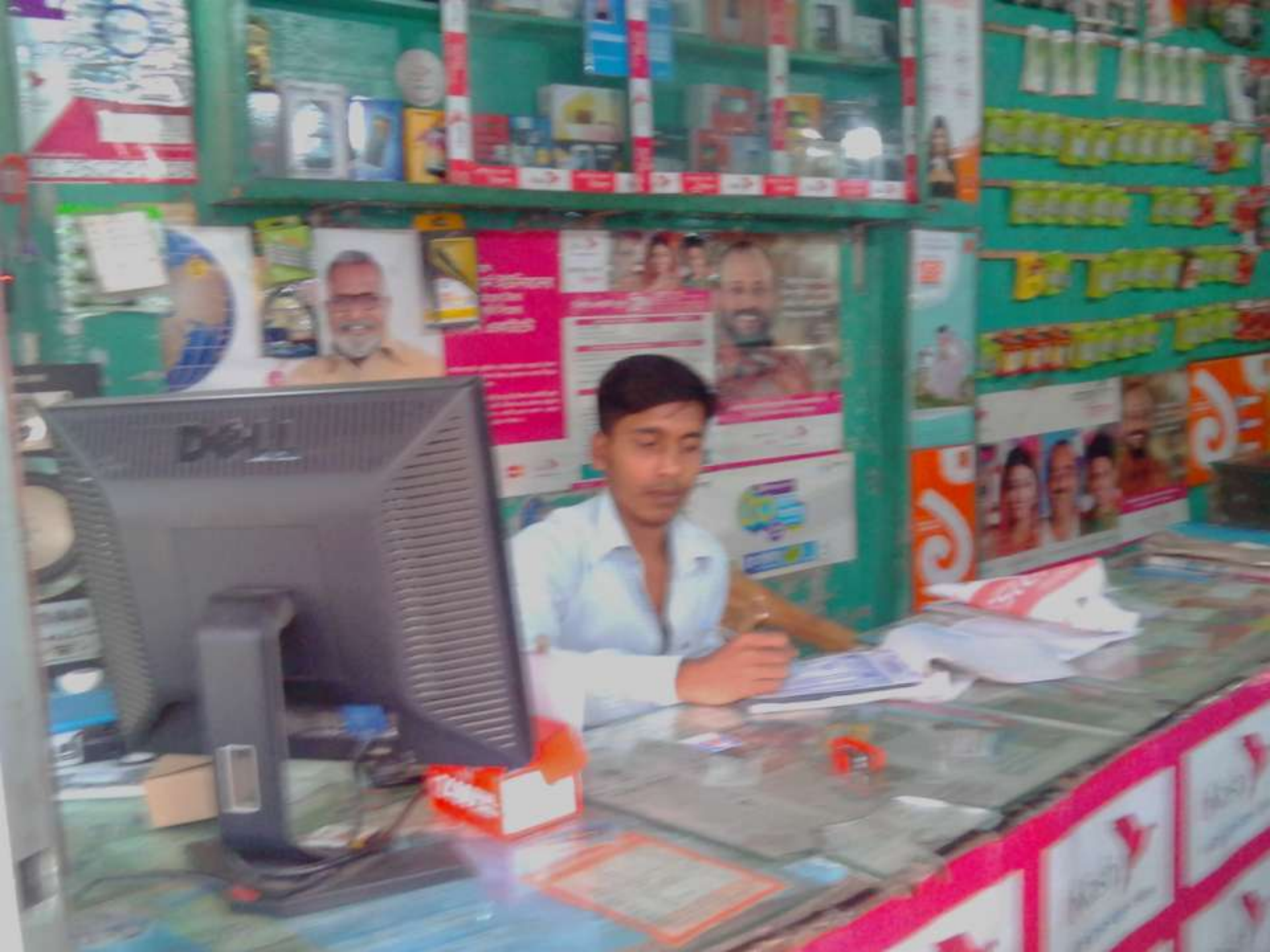


কুমার সিন্ধু
সুপার বাউন্স

৪০	৪৫
৯৯০	৯৯০
২০৫	২০৫







FAMILY PICTURE

