

**Proposed NU Business Name: MS ASHA MOBILE SERVICING AND MOBILE CORNER**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharul Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>UTTOM KUMAR MOHANTO</b>
Age	:	01-01-1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers 1 Sister
Address	:	Vill: Noshrotpur bazar, P.O: Noshrotpur , P.S: Adomdighi Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHANDHA RANI</b>
(iii) Father's name	:	<b>KANCHAN MOHANTO</b>
(iv) GB member's info	:	Branch: Nosrotpur , Adomdighi , Centre # 14(Female), Member ID: 1905 , Group No: 04 Member since: 01-01-1997 to Continue (20 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 8240/-
(v) Who pays GB loan installment	:	Self
(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. 07 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-181212
Mother's Contact No.	:	01796-848386
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SONDHA RANI** joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS ASHA MOBILE SERVICING AND MOBILE CORNER</b>
Location	:	Nosrotpur Bazar, Adomdighi, Bogra.
Total Investment in BDT	:	BDT 1,92,000/-
Financing	:	Self BDT 1,42,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 05 ft = 40 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories , Bikash services</li><li>▪The business is operating by entrepreneur.Existing 0 employee.</li><li>▪01 will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

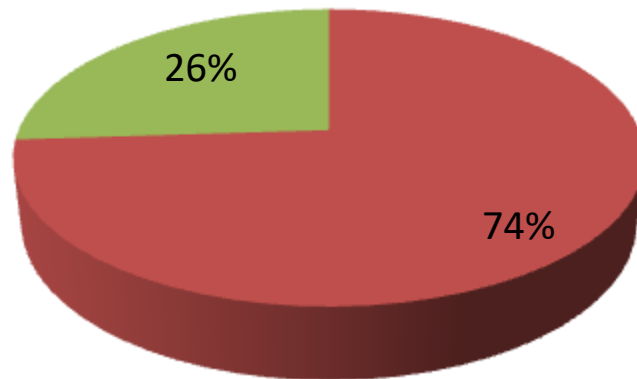
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile accessories	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Mobile accessories	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		600	7,200
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		100	1,200
Generator		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,000</b>	<b>60,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	40	2000	80,000	25	2,000	50,000	130,000
Box	20	300	6,000	0	300	0	6,000
Battery	20	300	6,000	0	300	0	6,000
Computer	1	25000	25,000	0	300	0	25,000
Others	1	15000	15,000	0	2500	0	15,000
Security	1	10000	10,000	0	0	0	10,000
<b>Total</b>	<b>83</b>	<b>0</b>	<b>142000</b>	<b>25</b>	<b>13900</b>	<b>50000</b>	<b>192000</b>

## Source of Finance



- Entrepreneur's Contribution 142,000
- Investor's Investment 50,000
- Total 192,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Mobile accessories	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Mobile accessories	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
House rant		600	7,200	7,200	7,200
Electricity Bill		500	6,000	6,000	6,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Generator		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>	<b>84,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,000</b>	<b>132,000</b>	<b>142,800</b>	<b>154,140</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	132,000	142,800	154,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,000	234,800
	<b>Total Cash Inflow</b>	<b>182,000</b>	<b>254,800</b>	<b>388,940</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112,000</b>	<b>234,800</b>	<b>368,940</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Nosrotpur bazar,Adomdighi,  
Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

