

Proposed NU Business Name: MEHEDI TELECOM & MOBILE SERVICING CENTER



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Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MEHEDI HASAN
Age	:	19-02-1992 (25 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Bathai, P.O: Kazipara, Thana: Kahalu, 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	:	MST. FAHIMA BEGUM
(iii) Father's name	:	MD.ABDUR RAMAN
(iv) GB member's info	:	Branch: Narhatto Kahalu , Centre # 19(Female), Member ID: 2872/1, Group No: 06 Member since: 25-03-2004(04 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nil
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-550264
Mother's Contact No.	:	01815-550264
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FAHIMA BEGUM joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MEHEDI TELECOM & MOBILE SERVICING CENTER
Location	:	Shakharhat, Kahalu, Bogra
Total Investment in BDT	:	BDT 94,100/-
Financing	:	Self BDT 34,100/- (from existing business) 36% Required Investment BDT 60,000/- (as equity) 64%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Mobile Parts & Servicing etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Kahalu, Bogra▪ Agreed grace period is 3 months.

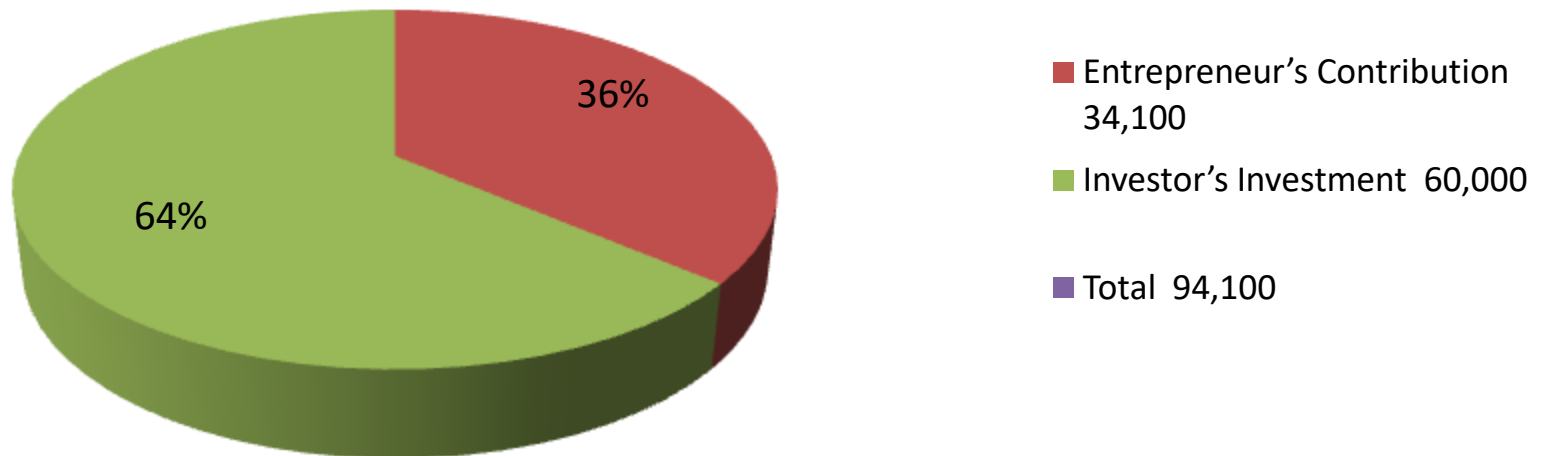
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile Parts & Servicing	2,000	60000	720000
Total Sales (A)	2,000	60000	720000
Less Variable Expense			
Mobile Parts & Servicing	1,400	42000	504000
Total variable Expense (B)	1,400	42000	504000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5,000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		11,000	132000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile Charger	18	80	1,440	0	0	0	1,440
Mobile Glas Protekter	22	80	1,760	1000	10	10000	11,760
Head Phone	10	100	1,000	100	100	10000	11,000
LCD	30	230	6,900	0	0	0	6,900
IC	40	200	8,000	50	200	10000	18,000
Others	100	50	5,000	0	0	0	5,000
Security	1	10,000	10,000	0	0	0	10,000
Mobile Set	0	0	0	30	1,000	30000	30,000
Total	221		34,100	1180	0	60,000	94100

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Mobile Parts & Servicing	3,000	90000	1080000	1134000	1190700
Total Sales (A)	3,000	90000	1080000	1134000	1190700
Less Variable Expense				0	0
Mobile Parts & Servicing	2,100	63000	756000	793800	833490
Total variable Expense (B)	2,100	63000	756000	793800	833490
Contribution Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		4000	48000	50400	52920
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Entertainment		500	6000	6300	6615
Mobile bill		400	4800	5040	5292
Total fixed cost (D)		11,400	136800	143640	150822
Net Profit (E)= [C-D]		15,600	187200	196560	206388
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	187200	196560	206388
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		163,200	335,760
	Total Cash Inflow	247,200	359,760	542,148
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	163,200	335760	518148

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shakharhat, Kahalu,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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মোবাইল

সার্ভিসিং

সেন্টার











FAMILY PICTURE

