

**Proposed NU Business Name: M/S SHAH ALOM MOBILE SERVICING & COMPUTER  
TRAINING CENTRE**



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

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD.SHSH ALOM</b>
Age	:	01-01-1992(25 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	—
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Borshikora, P.O: Koroikabala, Thana: 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>MST.JOSHNA BANU</b>
(iii) Father's name	:	<b>MD. BELAL HOSSEN SARDAR</b>
(iv) GB member's info	:	Branch: Kundogram , Centre # 9 (Female), Member ID: 3897, Group No: 05 Member since: 10-05-1989(20Years) First loan: BDT 5,00
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: Nill
(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 01 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-0490511
Mother's Contact No.	:	01728-570767
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOSHNA BANU** joined Grameen Bank since 20 years ago. At first she took 5,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

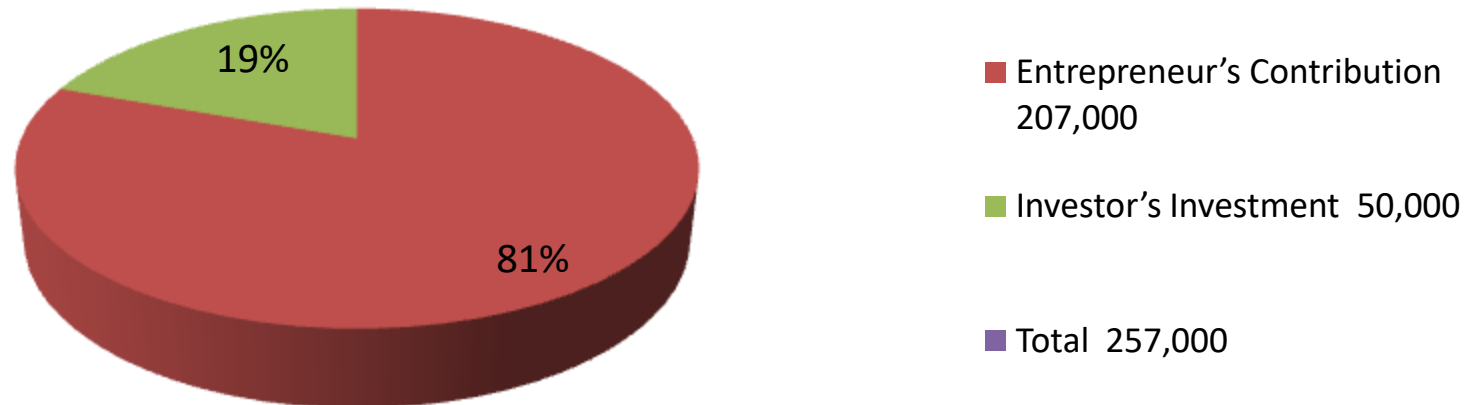
Business Name	:	<b>M/S SHAH ALOM MOBILE SERVICING &amp; COMPUTER TRAINING CENTRE</b>
Location	:	Boshikora Bazaar Tinmatha, Adomdighi, Bogra
Total Investment in BDT	:	BDT 2,57,000/-
Financing	:	Self BDT 2,07,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft 20x 10 ft= 200 square ft
Implementation	:	The business is planned to be scaled up by investment in existing goods like; Milk etc. <ul style="list-style-type: none"><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Speaker,Batteri, Charger,Remote,Watch	1,000	30000	360000
<b>Total Sales (A)</b>	1,000	30000	360000
<b>Less Variable Expense</b>			
,Speaker,Batteri, Charger,Remote,Watch	700	21000	252000
<b>Total variable Expense (B)</b>	700	21000	252000
<b>Contribution Margin (CM) [C=(A-B)</b>	300	9000	108000
<b>Less Variable Expense</b>			
Rent		600	7200
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5,000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,800	81600
<b>Net Profit (E)= [C-D]</b>		2,200	26400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Batari	20	300	6,000	40	300	12000	102,000
Chargar	60	100	6,000	200	100	20000	40,000
Memorri	50	400	20,000	0	0	0	20,000
Display	200	300	60,000	50	300	15000	75,000
Headphone	100	100	10,000	0	0	0	10,000
Remote	50	100	5,000	50	100	5000	10,000
Others	1	10,000	10,000	0	0	0	10,000
Bkash	1	80,000	80,000		0	0	80000
Security	0	0	10,000	0	0	0	10,000
<b>Total</b>	<b>900</b>		<b>207,000</b>	<b>340</b>	<b>0</b>	<b>50,000</b>	<b>257,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	1,500	45000	540000	567000	595350
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense</b>				0	0
	1,050	31500	378000	396900	416745
<b>Total variable Expense (B)</b>	<b>1,050</b>	<b>31500</b>	<b>378000</b>	<b>396900</b>	<b>416745</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	450	13500	162000	170100	178605
<b>Less Variable Expense</b>				0	0
Rent		600	7200	7560	7938
Electricity bill		400	4800	5040	5292
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		<b>7,000</b>	<b>84000</b>	<b>88200</b>	<b>92610</b>
<b>Net Profit (E)= [C-D]</b>		<b>6,500</b>	<b>78000</b>	<b>81900</b>	<b>85995</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)

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	50,000		
1.2	Net Profit	<b>78000</b>	<b>81900</b>	<b>85995</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		58,000	119,900
	<b>Total Cash Inflow</b>	<b>128,000</b>	<b>139,900</b>	<b>205,895</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>58,000</b>	<b>119900</b>	<b>185895</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Borshikora Tinmatha  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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সকলকেই সফল করে দেয়।

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# FAMILY PICTURE

