

Proposed NU Business Name: **NEW NUSRAT MOBILE POINT**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIFUL ISLAM ARIF
Age	:	24-12-1987 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: Dakshonkhan dakshinpara ,P.O+P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Parven
(iii) Father's name	:	Md shahjahan khan
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 06 (Female), Member ID: 1164/4 , Group No: 02 Member since: 09-07-2007 (10 Years) First loan: BDT = 10,000 /- Outstanding loan:= 25600/-
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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 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.	:	01913-311507
Family's Contact No.	:	01912-113779 Mother
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Parven joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW NUSRAT MOBILE POINT
Location	:	Noddapara,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 730,000/-
Financing	:	Self BDT 480,000/- (from existing business) 66% Required Investment BDT 250,000/- (as equity) 34 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	12ft x 12 ft= 144 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; water supplier etc.▪Average 60 % gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪The shop is rented .▪Collects goods from Lanjonipara.▪Agreed grace period is 3 months.

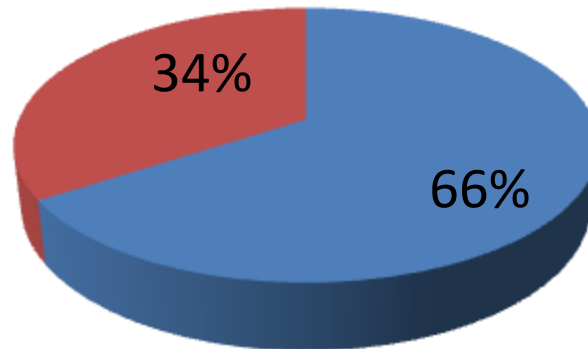
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Water supply	3,750	112,500	1,350,000
Total Sales (A)	3,750	112,500	1,350,000
Less. Variable Expense			
Water purchase	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		2000	24,000
Transportation		7,000	84,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		37,000	444,000
Salary (self)		7,000	84,000
Total fixed Cost (D)		57,000	684,000
Net Profit (E) [C-D]		10,500	126,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Water jar	600	350	210000	Water jar	300	350	105000	315,000
water Machine	70	3000	210000	water Machine	40	3000	120000	330,000
Advance			50000				0	50,000
Others			10000	Others			25,000	35,000
Total			480,000				250,000	730,000

Source of Finance

■ Entrepreneur's contibution 480000
 ■ Investor's Investment 250000
 ■ Total 730000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Water supply	4,750	142,500	1,710,000	1,795,500	1,885,275
Total Sales (A)	4,750	142,500	1,710,000	1,795,500	1,885,275
Less. Variable Expense					
Water purchase	1,900	57,000	684,000	718,200	754,110
Total variable Expense (B)	1,900	57,000	684,000	718,200	754,110
Contribution Margin (CM) [C=(A-B)]	2,850	85,500	1,026,000	1,077,300	1,131,165
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		2100	25,200	26,460	27,783
Transportation		7,700	92,400	97,020	101,871
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		37,000	444,000	466,200	489,510
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		8,000	96,000	96,000	96,000
Total Fixed Cost		66,000	792,000	821,100	851,655
Net Profit (E) [C-D]		19,500	234,000	256,200	279,510
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	234,000	256,200	279,510
1.3	Depreciation (Non cash item)	96,000	96,000	96,000
1.4	Opening Balance of Cash Surplus		230,000	482,200
	Total Cash Inflow	580,000	582,200	857,710
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	230,000	482,200	757,710

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 06 Years
Own Business : 06 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













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অহঙ্ক ধর্মের দামদই

নাম	স্বাধীন চন্দ্র ১৩৩৪/৪
কেন্দ্রের নাম	৫৭ কিলোমিটার ১৩/১১
শাখা	

FAMILY PICTURE

