

Proposed NU Business Name: **Shujon Mobile Servicing Center**



Project identification and prepared by: Md. Jamal Hossin,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Shujon Hossen
Age	:	15-05-1996(21 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Nikra, P.O:Joypara, P.S: Dohar , 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	:	Nurunnahar
(iii) Father's name	:	Aslam Bepari
(iv) GB member's info	:	Branch: Joypara, Centre # 50 (Female), Member ID:3990/3 , Group No: 04 Member since: 21-04-2002- 2017(15Years) 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.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01863545128
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

norjahan joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	Shujon Mobile Servicing Center
Location	:	Joypara Bazar, Dohar,Dhaka
Total Investment in BDT	:	BDT 200,000
Financing	:	Self BDT 150,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150square ft
Security of the shop	:	BDT 12000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Batari, Desply,Mobile Cabaer, Mobile etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka.▪Agreed grace period is 3 months.

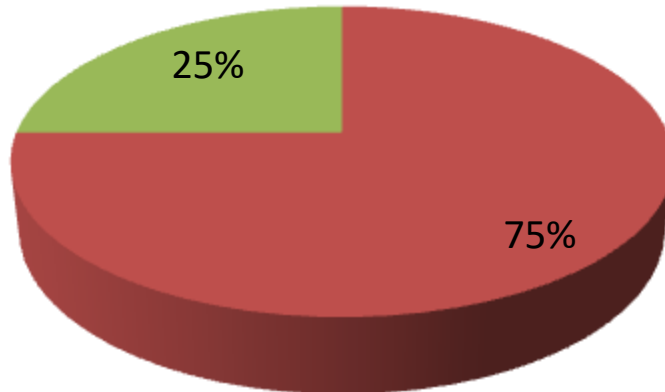
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Betare,Charger,Cover	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Betari,Charger,Cover	1400	42000	504000
Total variable Expense (B)	1400	42000	504000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		4000	48000
Mobile Bill		300	3600
Transportation		1,000	12,000
Electricity Bill		1000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard		200	2400
Total fixed Cost (D)		12400	148800
Net Profit (E) [C-D]		5600	67200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Batary	40	75	3000	40	75	3000	6000
Display	00	00	140000	00	00	47000	187000
Charger	00	00	7000	00		00	7000
Others				0	0	0	
Security							
Total	40		150000	40		50,000	200000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Batery,Charger,Cover	3000	90000	1080000	1134000
Total Sales (A)	3000	90000	1080000	1134000
Less. Variable Expense		0	0	0
Batary,Charger,Cover	2100	63000	756000	793800
		0	0	0
Total variable Expense (B)	2100	63000	756000	793800
Contribution Margin (CM) [C=(A-B)]	900	27000	324000	340200
Less. Fixed Expense				
Rent		4000	48000	50000
Mobile Bill		300	3600	3700
Transportation		1000	12000	12000
Electricity Bill		1000	12000	12000
Salary (self)		5000	60000	60000
Entertainment		300	3600	3700
Security Guard		200	2400	2500
Genarator		600	7200	7200
Total fixed Cost (D)		12400	148800	151100
Net Profit (E) [C-D]		14600	175200	189100
Investment Payback			30000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	175200	189100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		80000
	Total Cash Inflow	225200	269100
2	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	145200	30,000
3	Net Cash Surplus	80000	239100

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





