

Proposed NU Business Name: KHAN MOBILE MEDIA & SERVICING CENTER



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOAIB KHAN
Age	:	03-09-1997 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: East Pakutiya ,P.O: D-Pakutiya ,P.S: Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Modina Khanom
(iii) Father's name	:	Md.Abdul Jobbar Khan
(iv) GB member's info	:	Branch: Ghatail, Centre # 08 (Female), Member ID: 8797 , Group No: 07 Member since: 07-06-2005 (12 Years) First loan: BDT = 5,000 /- Outstanding loan:= 16,350/-
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	:	04 years of business experience. : 03 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.	:	01722-927863
Family's Contact No.	:	01768-271738
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dina joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAN MOBILE MEDIA & SERVICING CENTER
Location	:	Pakutiya,Ghatail.
Total Investment in BDT	:	BDT 610,000/-
Financing	:	Self BDT 440,000/- (from existing business) 72 % Required Investment BDT 170,000/- (as equity) 28 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 58,000
Size of shop	:	15ft x 20 ft= 300 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; Mobile,Battery,Charger,Year Phone,Remot,Glass Paper, etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing One employee. ▪The shop is rented . ▪Collects goods from Ghatail . ▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile,Battery,Charger,Year Phone,Remot,Glass Paper, etc.	4,000	120,000	1,440,000
Servicing	200	6,000	72,000
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
Mobile,Battery,Charger,Year Phone,Remot,Glass Paper, etc.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1,500	18,000
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (staff)		5,000	60,000
Salary (self)		8,000	96,000
Guard		150	1,800
Generator		0	0
Total fixed Cost (D)		18,150	217,800
Net Profit (E) [C-D]		11,850	142,200

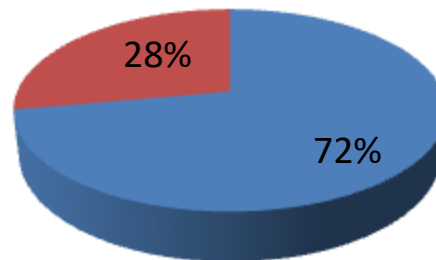
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Mobile	100	2000	200000	Mobile	50	2000	100,000	300,000
Battery	70	250	17500	Battery	50	250	12,500	30,000
Charger	100	150	15000	Charger	100	150	15,000	30,000
Year Phone	100	150	15000	Year Phone	100	150	15,000	30,000
Remot	100	70	7000			0	0	7,000
Glass Paper	200	80	16000				0	16,000
Fotocopy Mahine	1	80000	80000				0	80,000
Computer	1	30000	30000				0	30,000
Printer	1	7000	7000				0	7,000
Advanced	1	50000	50000				0	50,000
Others		2500	2500	Others			27,500	30,000
Total			440,000				170,000	610,000

Source of Finance

■ Entrepreneur's contibution 440000

■ Investor's Investment 170000

■ Total 610000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobile,Battery,Charger,Year Phone,Remot,Glass Paper, etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Servicing	200	6,000	72,000	75,600	79,380
Total Sales (A)	4,700	141,000	1,692,000	1,776,600	1,865,430
Less. Variable Expense					
Mobile,Battery,Charger,Year Phone,Remot,Glass Paper, etc.	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1575	18,900	19,845	20,837
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		360	4,320	4,536	4,763
Entertainment		200	2,400	2,520	2,646
Salary (sttaf)		5,000	60,000	63,000	66,150
Salary (self)		8,000	96,000	96,000	96,000
Guard		100	1,200	1,200	1,200
Generator		0	0	0	0
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		18,335	220,020	224,961	230,149
Net Profit (E) [C-D]		14,665	175,980	190,839	206,441
Investment Payback			68,000	68,000	68,000

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

<i>Sl #</i>	<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	170,000		
1.2	Net Profit	175,980	190,839	206,441
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		107,980	230,819
	Total Cash Inflow	345,980	298,819	437,260
2	Cash Outflow			
2.1	Purchase of Product	170,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	68,000	68,000	68,000
	Total Cash Outflow	238,000	68,000	68,000
3	Net Cash Surplus	107,980	230,819	369,260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business : 03 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

খান মোবাইল মিডিয়া এন্ড সার্ভিসিং সেন্টার

শ্রোঃ মোঃ সোহাইব খান



এখানে সকল প্রকার ব্যান্ডের এবং চাইনিজ মোবাইল বিক্রয় ও সার্ভিসিং করা হয় এবং মোবাইলের ব্যাটারী, কেসিং, মেমোরী কার্ড হেড ফোন চার্জার, ডিসপ্লে, রেবন ইত্যাদি পাইকারী ও খুচরা বিক্রয় করা হয়।

খান ডিজিটাল মেশিনে ফটোকপি করা হয়

পাকটিয়া বাসস্ট্যান্ড (পূর্বলী ব্যাংকের নীচ তলা) ঘাটাইল টাওয়ার মোবাঃ ০১৭৩৩-৬২৫৩১







D	S	R	P	F
02/02/20	8000		2000	
02/02/20	5000		0	200
03/02/20	8600		0	0
03/02/20	9000		0	0
03/02/20	6000		6000	0
04/02/20	8000		0	20
07/02/20	6000		0	0
08/02/20	6000		9000	0
08/02/20	3000		0	600
08/02/20	3000		0	0
16/02/20	9000		0	0
22/02/20	8000		0	0
23/02/20	6000		6000	200
23/02/20	6000		0	0
23/02/20	6000		0	0
23/02/20	9000		0	0
23/02/20	6000		3000	0
24/02/20	6000		0	60
24/02/20	8000		0	200
26/02/20	6000		0	0
26/02/20	6000		2000	0





FAMILY PICTURE