

# Proposed NU Business Name: **BAPPI REMOTE CENTER**



Project identification and prepared by: Mohammad Fazlul Haq  
Sonagazi, Feni.

Project verified by: MD. Abadat Hossain Sarkar



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

Name	:	<b>AKTHERUJJAMAN BAPPI</b>
Age	:	01/03/1991 ( 26 Years)
Education, till to date	:	Class-08
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brather 02 Sisters
Address	:	Vill: North Rajapur P.O: Boktarmunsi , P.S: Sonagazi, Dist: Feni.
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>TASLIMA BEGUM</b>
(iii) Father's name	:	<b>ABUL KASHEM</b>
(iv) GB member's info	:	Branch: Mongolkandi, Centre # 70/(Female), Member ID: 1013/1, Group No: 01 Member since: 10-10-2009(08Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 9560/-
(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	:	010 Years Experience 10 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01728-741811
Mother's Contact No.	:	01814-119607
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TASLIMA BEGUM** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

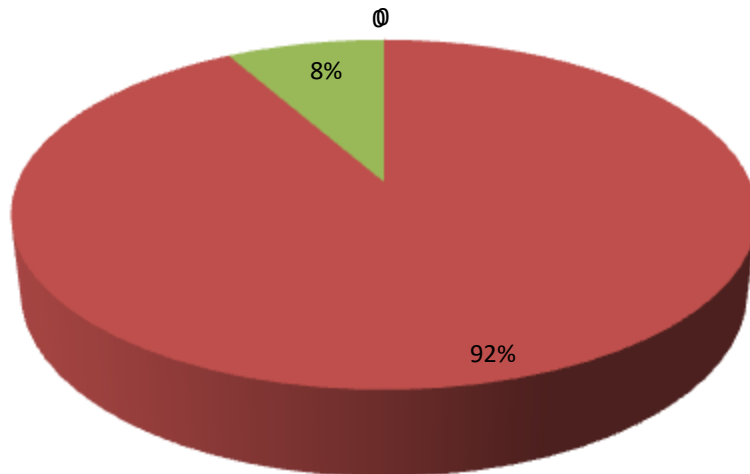
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BAPPI REMOTE CENTER</b>
Location	:	Boktermunsi Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 609,000/-
Financing	:	Self BDT 559,000/- (From Existing Business) 92% Required Investment Bdt,50,000(as Equity) 8%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	70,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Stenjar machin,aouja,Piyano,Mailmachin,Sound Sistem,Remote &amp; others.</li> <li>▪Average 15% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Stenjar,Aouja,Pyano,Maikmachin & Other	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Stenjar,Aouja,Pyano,Maikmachin & Other	3400	102000	1224000
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		1600	19200
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>
<b>Net Profit (E)= [C-D]</b>		<b>9800</b>	<b>117600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Stenjar	1	40,000	40,000	0	0	0	40,000
Maik	30	5,000	150,000	0	0	0	150,000
Aouja(500)	1	35,000	35,000	0	0	0	35,000
Aouja(2500)	1	25,000	25,000	0	0	0	25,000
Pyano	1	13,000	13,000			0	13,000
Maik Machin	7	3,000	21,000			0	21,000
Soubd Sistem	4	45,000	180,000			0	180,000
Remote	50	100	5,000	0	0	0	5,000
Enagibulb	50	200	10,000			10,000	20,000
Parts	0	0	10,000			20,000	30,000
Security	0	0	70,000				70,000
Scan						10,000	10,000
Others						10,000	10,000
<b>Total</b>	<b>145</b>	<b>166,300</b>	<b>559,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>609,000</b>



- Entrepreneur's Contribution 559,000
- Investor's Investment 50,000
- Total 609,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Stenjar,Aouja,Pyano,Maikmachin & Other	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
Stenjar,Aouja,Pyano,Maikmachin & Other	4250	127500	1530000	1606500	1686825
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		1600	19200	19200	19200
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>	<b>99100</b>	<b>99815</b>
<b>Net Profit (E)= [C-D]</b>		<b>14300</b>	<b>171600</b>	<b>180180</b>	<b>189189</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	171,600	180180	189189
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151600	311780
	<b>Total Cash Inflow</b>	<b>221,600</b>	<b>331,780</b>	<b>500,969</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>151,600</b>	<b>311,780</b>	<b>480,969</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Boktermunsibazar, sonagazi,  
Feni.

Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





526664

20017 1



বালী মাইক  
বড়ার মূলি বাজার  
ফোনঃ ৯৯৭০৫-৯৩০৯৭১

