

Proposed NU Business Name: **MOBILE CITY**



Project identification and prepared by: Md. Ballal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAJJAK
Age	:	10-10-1986 (33 Years)
Education, till to date	:	SSc
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers
Address	:	Vill: Jagoatpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, 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	:	AMENA KHATUN
(iii) Father's name	:	ABDUR SATTAR
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 08(Female), Member ID: 1575, Group No: 02 Member since: 2000 to 2006 (06Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	06 years experience in running business. 01 Years in own business. He has 05 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01749-99417
Family's Contact No.	:	01838-170151
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

AMENA KHATUN

joined Grameen Bank since 06 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	:	MOBILE CITY
Location	:	Ishaque Shopping Complex , Dagoanvuian
Total Investment in BDT	:	BDT 653,000/-
Financing	:	Self BDT 593,000/-(from existing business) 87% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	350000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile & Parts item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is Rented.▪Collects goods from Feni/Dhaka.▪Agreed grace period is 3 months.

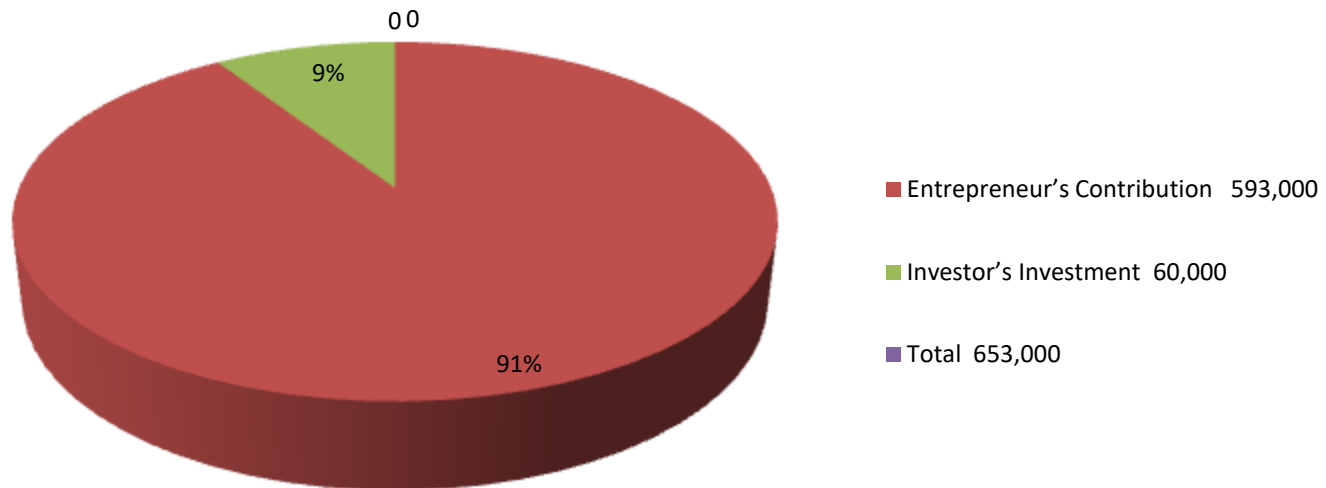
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture item etc.	2,500	75000	900000
Total sales (A)	2,500	75000	900000
Less Variable Exp.			
Furniture item etc.	1500	45000	540000
Total Variable exp. (B)	1500	45000	540000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
total fixed cost (D)		17000	204000
Nit profit		13000	156000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Batary	200	250	50000	100	250	25000	75000
Charger	100	80	8000	0	0	0	8000
Mobile	50	2000	100000	0	0	0	100000
Mobile Casing	500	100	50000	100	100	10000	60000
Bikas	0	0	100000	0	0	0	100000
Others	0	0	20000	0	0	15000	35000
Total	850	2430	593000	200	350	60000	653000

Source of Finance



Financial Projection

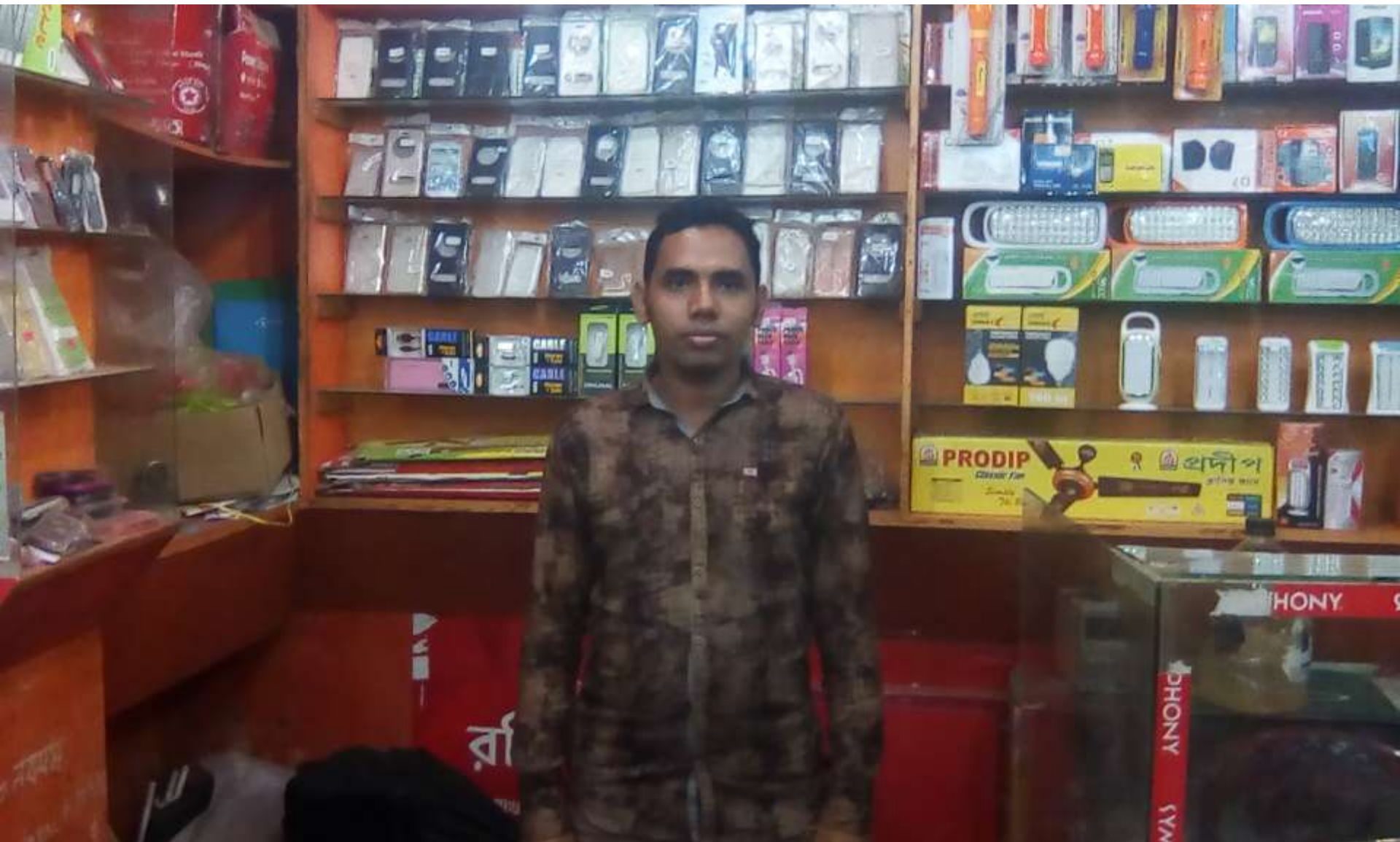
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture item etc.	3200	96000	1152000	1209600	1270080
Total Sales (A)	3200	96000	1152000	1209600	1270080
less variable Expenses					
Furniture item etc.	1920	57600	691200	725760	762048
Total variable Expenses (B)	1920	57600	691200	725760	762048
Contribution Margin (CM)= (A-B)	1280	38400	460800	483840	508032
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		1500	18000	18200	18400
Transportation		2200	26400	26600	26800
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		22900	274800	288540	302967
Net Profit (E) (C-D)		15500	186000	195300	205065
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	186000	195300	205065
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166,000	341,300
	Total Cash Inflow	236,000	361,300	546,365
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	166,000	341,300	526,365

SWOT ANALYSIS

<p>STRENGTH Employment: Self: 0 Family:0 Others:0 Experience & Skill :13 Years Quality goods & services; Skill and experience;</p>	<p>WEAKNESS Lack of Capital/Investment</p>
<p>OPPORTUNITIES Huge demand in the community Location of shop; Regular customers;</p>	<p>THREATS Theft Fire Political unrest</p>













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FAMILY PICTURE

