

Proposed NU Business Name: **RONI COMPUTER & MOBILE SERVICING CENTRE**



Project identification and prepared by: MD. Mozaharul Islam,
Bogra Sadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. PARVES ZILADAR
Age	:	10-11-1993 (23 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Noihati, P.O: Muroil, P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. PARUL BEGUM
(iii) Father's name	:	MD. ABU SAYED ZILADAR
(iv) GB member's info	:	Branch: Narhotto Kahalu, Centre # 47(Female), Member ID: 3155, Group No: 02 Member since: 06-06-2009 (7Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 46,000/-, Outstanding loan: BDT 44,988/-
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-667294
Mother's Contact No.	:	01728-704778
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. PARUL BEGUM joined Grameen Bank since 7 years ago. At first she took 10,000/- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RONI COMPUTER & MOBILE SERVICING CENTRE
Location	:	Muroil Bus Stand Bazar, Kahalu, Bogra
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 12 ft= 72 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 phone & Accessories etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Bogra, Town. ▪Agreed grace period is 3 months.

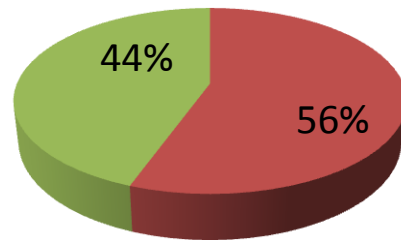
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile & Accessories	2,650	79,500	954,000
Total Sales (A)	2,650	79,500	954,000
Less. Variable Expense			
Mobile & Accessories	2,253	67,575	810,900
Total variable Expense (B)	2,253	67,575	810,900
Contribution Margin (CM) [C=(A-B)]	398	11,925	143,100
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		200	2,400
Guard		200	2,400
Entertainment		300	3,600
Total fixed Cost (D)		6,900	12,000
Net Profit (E) [C-D]		5,025	131,100

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Phone (10)	50,000	30,000	80,000
Battery	10,000	10,000	20,000
SIM Card, Memory Card	15,000	10,000	25,000
Caching, Mobile IC, Display & Accessories	25,000	30,000	55,000
Total	100,000	80,000	180,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile & Accessories	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Mobile & Accessories	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		500	6,000	7,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		400	4,800	5,500
Guard		200	2,400	3,000
Entertainment		300	3,600	4,000
Total Fixed Cost		7,200	86,400	89,500
Net Profit (E) [C-D]		10,800	129,600	137,300
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	129,600	137,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		81600
	Total Cash Inflow	209,600	218,900
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	81600	170,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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









FAMILY PICTURE

