

Proposed NU Business Name: **FATEMA SERVICING CENTRE**



Project identification and prepared by: Md Zahidul Kamal  
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD SOHRAB ALI</b>
Age	:	14-12-1982 ( 34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	02 Daughters 01 Son
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Boroshila P.O: Shibpur P.S: Tangail, 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	:	<b>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>SHUKUR ALI</b>
(iv) GB member's info	:	Branch: Gala , Centre # 25 (Female), Member ID: 2135, Group No: 21 Member since: 10-05-1988 to 07-03-2001 ( 13 Years) First loan: BDT 2000 Taka.
Further Information:		Existing loan: BDT 20000, Outstanding loan: BDT 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

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	None
Business Experiences and Training Info	:	21 years experience in running business. 17 Years in own business. He has 04 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-882058
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** Joined Grameen Bank Since 13 Years Ago. At First She Took 2000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FATEMA SERVICING CENTRE</b>
Location	:	Chandina
Total Investment in BDT	:	BDT 1700000
Financing	:	Self BDT 110000(from existing business) 65% Required Investment BDT 60000 (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25 ft x 12 ft= 300 Square ft
\Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Servicing</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 Employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

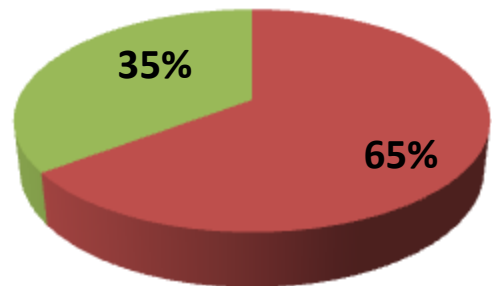
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Service	4300	129000	1548000
<b>Total Sales (A)</b>	4300	129000	1548000
<b>Less Variable Expense</b>			
Service	3440	103200	1238400
<b>Total variable Expense (B)</b>	3,440	103200	1238400
<b>Contribution Margin (CM) [C=(A-B)]</b>	860	25800	309600
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		2300	27600
Transportation		2,400	28800
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		17,500	210000
<b>Net Profit (E)= [C-D]</b>		8,300	99600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pump Machine	1	2000	2,000	1	50,000	50,000	52,000
Water pump	3	10000	30,000	1	10,000	10,000	40,000
Greeze Machine	1	10000	10,000	0	0	0	10,000
Others	1	8000	8,000	0	0	0	8,000
Security	1	60000	60000				60000
<b>Total</b>	<b>6</b>	<b>0</b>	<b>110000</b>	<b>2</b>	<b>0</b>	<b>60,000</b>	<b>170000</b>

## Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 60,000
- Total 170,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Service	5500	165000	1980000	2079000	2182950
<b>Total Sales (A)</b>	5500	165000	1980000	2079000	2182950
<b>Less Variable Expense</b>					
Service	4400	132000	1584000	1663200	1746360
<b>Total variable Expense (B)</b>	4,400	132000	1584000	1663200	1746360
<b>Contribution Margin (CM) [C=(A-B)</b>	1,100	33000	396000	415800	436590
<b>Less Variable Expense</b>					
Rent		2,000	24000	24,000	24000
Electricity bill		2000	24000	24500	25000
Transportation		2,000	24000	24,500	25000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		16,700	200,400	201,500	202600
<b>Net Profit (E)= [C-D]</b>		16300	195600	214,300	233990
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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	60,000		
1.2	Net Profit	195,600	214,300	233990
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		175,600	369900
	<b>Total Cash Inflow</b>	255600	389900	603890
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	80,000	20000	20000
3	<b>Net Cash Surplus</b>	175,600	369900	583890

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 21 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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# FAMILY PICTURE

