

## Proposed NU Business Name: **MOKSHAD TV SERVICING CENTER**



Project identification and prepared by: Md. Mizanur Rahman,  
Bogra shadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MOKSHADUR RAHMAN</b>
Age	:	28-02- 1985 (32 Years)
Education, till to date	:	S S C Pass
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brother & 02 Sister
Address	:	Vill: Bojorgodhama, P.O: Sabgram , P.S:Bogra shadar , 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	:	<b>AMENA BEGUM</b>
(iii) Father's name	:	<b>MOFFAZEL HOSSEN FAKIR</b>
(iv) GB member's info	:	Branch: Mohishaban,Gabtoli Centre # 54 (Female), Member ID: 3592, Group No: 03 Member since: 12-05-2010 (06 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nil
(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	:	15 years experience in running business. 15 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-237090
Mother's Contact No.	:	01795-447313
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMENA BEGUM** joined Grameen Bank since 06 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	:	<b>MOKSHAD TV SERVICING CENTER</b>
Location	:	Oddhiringola,Bogra shadar,Bogra.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tv, Ceiling fan,Table fan, Electric items servicing.</li><li>▪ 50% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Bogura</li><li>▪Agreed grace period is 3 months.</li></ul>

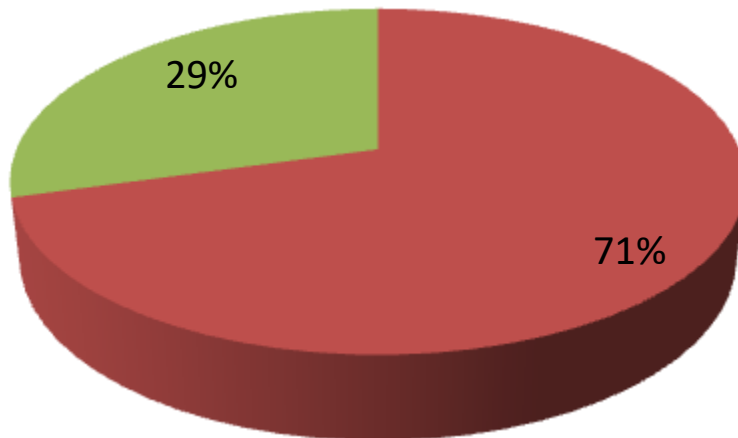
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Servising	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Servising	500	15,000	180,000
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
House rant		600	7,200
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		500	6,000
Guard		150	1,800
Generator		150	1,800
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,700</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,300</b>	<b>87,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cirkit	3	1500	4,500	0	0	0	4,500
Old Tv	10	4000	40,000	10	4000	40,000	80,000
Capasiter	20	100	2,000	0	0	0	2,000
Fly back	5	250	1,250	0	0	0	1,250
Picture tube	3	2500	7,500	4	2500	10,000	17,500
Koel	10	200	2,000	0	0	0	2,000
Others	1	2750	2,750	0	0	0	2,750
Security	1	60000	60,000	0	4000	0	60,000
Total	<b>0</b>	<b>0</b>	<b>120000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>170000</b>

## Source of Finance



- 
- Entrepreneur's Contribution  
120,000
- Investor's Investment 50,000
- Total 170,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Servising	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Variable Expense</b>					
Servising	750	22,500	270,000	283,500	297,675
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
House rant		600	7,200	7,200	7,200
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,700</b>	<b>92,400</b>	<b>92,400</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>14,800</b>	<b>177,600</b>	<b>191,100</b>	<b>205,275</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	177,600	191,100	205,275
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		157,600	328,700
	<b>Total Cash Inflow</b>	<b>227,600</b>	<b>348,700</b>	<b>533,975</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<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>157,600</b>	<b>328,700</b>	<b>513,975</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Oddhiringola,Bogra  
shadar,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



ENEOS  
JAPAN'S  
NO.1 OIL  
Touring GT  
CF/5F 20W-50

GAZPROM LIT  
LIT  
LIT



Handwritten text and graphics on a poster or sign, including a red starburst and some illegible text.







# FAMILY PICTURE

