

**Proposed NU Business Name: EKRAM MOBILE SHOP**



Project identification and prepared by: Md. Nasir Uddin Shek  
Chagnolnaya Unit, Fani

Project verified by: Susanto Kumar Biswas



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

Name	:	<b>HAFEZ MD.EKRAMUL HOQ MIAZI</b>
Age	:	01-01-1990 (27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 1Son & 0 Daughter
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Poshim chagolnya, P.O: Chagolnya, P.S: Chagolnya, Dist: Fani.
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>SALMA BEGUM</b>
(iii) Father's name	:	<b>HAZI ABDUL HALIM MIAZI</b>
(iv) GB member's info	:	Branch: Chagolnya, Centre # 07(Female), Member ID: 1452/2, Group No: 08 Member since 2004-2012 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	10 Years experience in the business and 07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-787072
Mother's Contact No.	:	01849-374664
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALMA BEGUM** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

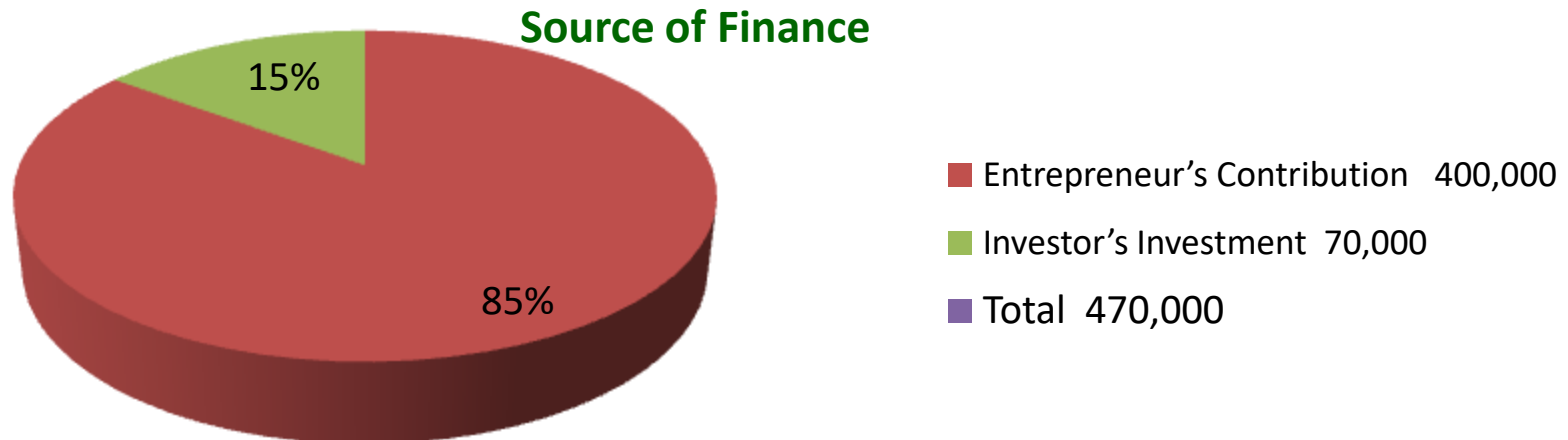
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>: EGRAM MOBILE SHOP</b>
Location	:	College Road ,Chagalnya, Fani.
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 4,00,000/-(from existing business) 85% Required Investment BDT 70,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Fani.</li><li>▪Average 20 % gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
mobile phone	5200	156000	1872000
Total Sales(A)	5200	156000	1872000
Less Variable Expense (B)			0
mobile phone	4680	140400	1684800
Total Variable Expense	4680	140400	1684800
Contributon Margin (CM) [C=(A-B)]	520	15600	187200
Less Fixed Expense			
Rent		4500	54000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		50	600
Generator		150	1800
Mobil Bill		200	2400
Total Fixed Cost (D)		10900	130800
Net Profit (E)= [C-D]		4700	56400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Phone	43	4500	193500	14	5000	70000	263500
Security			200000			0	200000
Others			6500			0	6500
			0			0	0
						0	0
<b>Total</b>	<b>0</b>		<b>400000</b>	<b>14</b>		<b>70,000</b>	<b>470,000</b>



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
mobile phone	6300	189000	2268000	2381400	2500470
<b>Total Sales(A)</b>	<b>6300</b>	<b>189000</b>	<b>2268000</b>	<b>2381400</b>	<b>2500470</b>
<b>Less Variable Expense (B)</b>					
mobile phone	5670	170100	2041200	2143260	2250423
<b>Total Variable Expense</b>	<b>5670</b>	<b>170100</b>	<b>2041200</b>	<b>2143260</b>	<b>2250423</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>630</b>	<b>18900</b>	<b>226800</b>	<b>238140</b>	<b>250047</b>
<b>Less Fixed Expense</b>					
Rent		4500	54000	54000	54000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment				200	2400
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>10900</b>	<b>129000</b>	<b>129580</b>	<b>130169</b>
<b>Net Profit (E)= [C-D]</b>		<b>8000</b>	<b>96000</b>	<b>100800</b>	<b>105840</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68000	140800
	<b>Total Cash Inflow</b>	<b>166,000</b>	<b>168,800</b>	<b>246,640</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>68,000</b>	<b>140,800</b>	<b>218,640</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
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

Pictures



banglalink

Model	Price
iPhone 11	20000
iPhone 11 Pro	25000
iPhone 11 Pro Max	28000
Samsung S20	18000
Samsung S20 FE	15000
Samsung S20 Ultra	22000
Xiaomi Mi 10	12000
Xiaomi Mi 10 Pro	15000
Xiaomi Mi 10T	10000
Xiaomi Mi 10T Pro	12000
Xiaomi Mi 10S	11000
Xiaomi Mi 10S Pro	13000
Xiaomi Mi 10S Ultra	14000
Xiaomi Mi 10S Max	15000
Xiaomi Mi 10S Pro Max	16000
Xiaomi Mi 10S Ultra Max	17000

ইঞ্জিনিয়ার





  
শ্রী রবি

**রবি**  **airtel**

সর্বশ্রেষ্ঠ সেবা  
সর্বশ্রেষ্ঠ দাম

ইঞ্জিনিয়ার দ্বারা মোবাইল  
সমস্যা সমাধানের কাজ

ই-টপআপ  
i-top-up  
সেবা

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# একরাম

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## মোবাইল সপ্

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# FAMILY PICTURE

