

Proposed NU Business Name: **ANOWAR MOBILE SERVICING CENTRE**



Project identification and prepared by: Mr. Kabir Raksam
, Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ANOWAR HOSSAIN
Age	:	12/12/1996(20Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2Brother & 2 Sister.
Address	:	Vill: Ujanpara ,P.O:Matikata,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.ANGGURA BEGUM
(iii) Father's name	:	MD. ATAUR RAHMAN
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #14(Female), Member ID: 1283/1, Group No:01 Member since:12-10-2011 First loan: BDT -4000
Further Information:		Existing Loan: BDT 119000, Outstanding loan:93820
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Gorur khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01758350959
Father's Contact No.	:	01730160526
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANGGURA BEGUM joined Grameen Bank since 5 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ANOWAR MOBILE SERVCING CENTRE
Location	:	Ujanpara, matikata, Godagari, Rajshahi
Total Investment in BDT	:	BDT 71000
Financing	:	Self BDT 21000-(from existing business) 30% Required Investment BDT 50,000/-(as equity) 70%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; servicing.▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

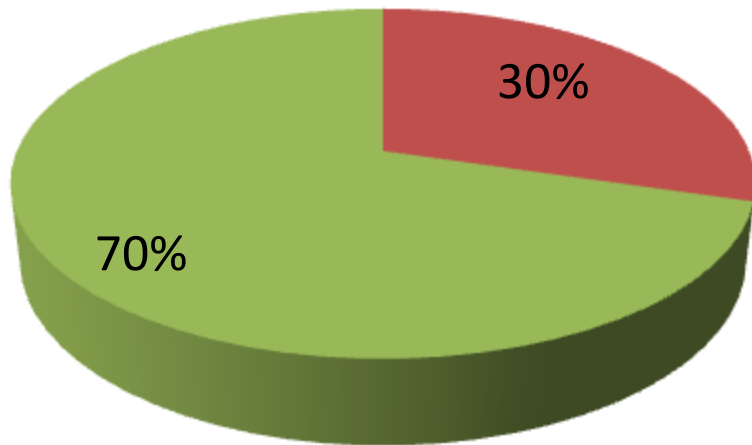
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales of product	1000	30000	360000
Total Sales (A)	1000	30000	360000
Less. Variable Expense			
Sales of product	850	25500	306000
Total variable Expense (B)	850	25500	306000
Servicing of Incom	300	9000	108000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		500	6000
Guard		100	1200
Bank service Charge			100
Total fixed Cost (D)		6100	73300
Net Profit (E) [C-D]		7400	88700

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sales of product	21000	50,000	71,000
		0	
		0	
Total	21000	50,000	71000

Source of Finance



■ Entrepreneur's Contribution 21,000

■ Investor's Investment 50,000

■ Total 71,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales of product	1000	30000	360000	378000	396900
Total Sales (A)	1000	30000	360000	378000	396900
Less. Variable Expense					
Sales of product	850	25500	306000	321300	337365
Total variable Expense (B)	850	25500	306000	321300	337365
Income of servicing	300	9000	108000	113400	119070
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	4000	4500
Mobile Bill		200	2400	3000	3500
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
Guard		100	1200	1500	1800
Bank service Charge			100	100	100
Total Fixed Cost		6100	73300	75100	76900
Net Profit (E) [C-D]		7400	88700	95000	101705
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88700	95000	101705
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68700	143700
	Total Cash Inflow	138700	163700	245405
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	68700	143700	225405

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Ujanpara,matikata,
Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











