

Proposed NU Business Name: **M/S JONI MOBILE**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MOHAMMAD ABU ZAFAR |
| Age | : | 01-07-1987 (30 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Married |
| Children | : | Null |
| No. of siblings: | : | 03 Brothers 01 Sisters |
| Address | : | Vill: Bogoer ; P.O Laxmiyara ; P.S: Feni Sadar ; Dist: Feni |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | RENU AKTER |
| (iii) Father's name | : | MOHAMMAD NUR NABI |
| (iv) GB member's info | : | Branch: Passgasia , Feni , Centre # 32 (Female), Member ID: 4641, Group No: 01 Member since: 01-06-2000 (17Years) First loan: BDT 5,000 /- |
| Further Information: | | Existing loan: BDT 70,000 ; Outstanding loan: BDT 25,340 |
| (v) Who pays GB loan installment | : | Self |
| (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 | : | 08 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | Rent a Car |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01816-382684 |
| Family's Contact No. | : | 01817-530470 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU AKTER joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | M/S JONI MOBILE |
| Location | : | Mohipal, Chawdhury Market , Feni. |
| Total Investment in BDT | : | BDT 670,000/- |
| Financing | : | Self BDT 600,000/- (from existing business) 90% Required Investment BDT 70,000/- (as equity) 10% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 08 ft x 10 ft= 60 square ft |
| Security of the shop | : | BDT 400,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile, Charger, casing, Battery etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

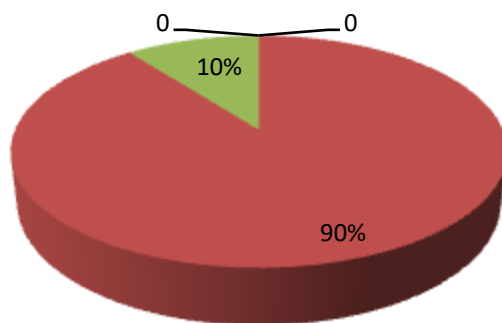
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|----------------|
| Revenue (sales) | | | |
| Mobile, Charger, casing, Battery etc | 8,000 | 240,000 | 2880000 |
| Total Sales (A) | 8,000 | 240,000 | 2880000 |
| Less. Variable Expense | | | |
| Mobile, Charger, casing, Battery etc | 6,400 | 192,000 | 2304000 |
| Total variable Expense (B) | 6,400 | 192,000 | 2304000 |
| Contribution Margin (CM) [C=(A-B)] | 1,600 | 48,000 | 576,000 |
| Less. Fixed Expense | | | |
| Rent | | 4,000 | 48,000 |
| Electricity Bill | | 1,800 | 21,600 |
| Transportation | | 1,000 | 12,000 |
| Salary (staff) | | 5,000 | 60,000 |
| Salary (self) | | 10,000 | 120,000 |
| Entertainment | | 500 | 6000 |
| Guard | | 500 | 6000 |
| Generator | | 150 | 1800 |
| Mobile Bill | | 300 | 3600 |
| Total fixed Cost (D) | | 23,250 | 279,000 |
| Net Profit (E) [C-D] | | 24,750 | 297,000 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|--------------|------------|-------------|----------------|------------|-------------|---------------|----------------|
| | Quantity | Unit Price | Price | Quantity | Unit Price | Price | |
| Mobile | 50 | 1500 | 75,000 | 20 | 1500 | 30,000 | 105,000 |
| battery | 50 | 300 | 15,000 | 30 | 300 | 9,000 | 24,000 |
| charger | 50 | 100 | 5,000 | 50 | 100 | 5,000 | 10,000 |
| caching | 100 | 150 | 15,000 | 0 | 0 | 0 | 15,000 |
| head phone | 50 | 100 | 5,000 | 50 | 100 | 5,000 | 10,000 |
| cover | 100 | 150 | 15,000 | 0 | 0 | 0 | 15,000 |
| smart phone | 10 | 5000 | 50,000 | 0 | 0 | 0 | 50,000 |
| others | 0 | 0 | 20,000 | 0 | 0 | 21,000 | 41,000 |
| security | 1 | 0 | 400,000 | 0 | 0 | 0 | 400,000 |
| Total | 361 | 7300 | 600,000 | 150 | 2000 | 70,000 | 670,000 |

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 70,000
- Total 670,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|--------------|----------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Mobile, Charger, casing, Battery etc | 8,500 | 255,000 | 3060000 | 3213000 | 3373650 |
| Total Sales (A) | 3,500 | 105,000 | 1260000 | 1323000 | 1389150 |
| Less. Variable Expense | | | | | |
| Mobile, Charger, casing, Battery etc | 6,800 | 204,000 | 2448000 | 2570400 | 2698920 |
| Total variable Expense (B) | 6,800 | 204,000 | 2448000 | 2570400 | 2698920 |
| Contribution Margin (CM) [C=(A-B)] | 1,700 | 51,000 | 612,000 | 642,600 | 674,730 |
| Less. Fixed Expense | | | | | |
| Rent | | 4,000 | 48000 | 48,000 | 48,000 |
| Electricity Bill | | 2,300 | 27600 | 28,000 | 28,500 |
| Transportations | | 1,500 | 18000 | 18,500 | 19,000 |
| Salary (Staff) | | 5000 | 60000 | 60,000 | 60,000 |
| Salary (self) | | 10,000 | 120000 | 120,000 | 120,000 |
| Entertainment | | 500 | 6000 | 6,000 | 6,000 |
| Guard | | 500 | 6000 | 6000 | 6,000 |
| Generator | | 150 | 1800 | 1,800 | 1,800 |
| Mobile Bill | | 400 | 4800 | 5,000 | 5,300 |
| Total Fixed Cost | | 24,350 | 292,200 | 293,300 | 294,100 |
| Net Profit (E) [C-D] | | 26,650 | 319,800 | 349,300 | 380,630 |
| Investment Payback | | | 28,000 | 28,000 | 28,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 319,800 | 349,300 | 380,630 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 291,800 | 613,100 |
| | Total Cash Inflow | 389,800 | 641,100 | 993,730 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |
| | Total Cash Outflow | 98,000 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 291,800 | 613,100 | 965,730 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Own Business : 06 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









খানে মোবাইল সার্ভিসিং করা হয়।



সিং করা হয়।

মোবাইলস রবি

WALTON

MOBILE



মাইলস

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মোবাঃ ০১৮১৬-৩৮২৬৮৪
০১৮১৬-৮৫৯৯৯৩

WALTON MOBILE

WALTON MOBILE

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SYMPHONY

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FAMILY PICTURE

