

Proposed NU Business Name: **MAHUYA MOBILE BAZAR AND SERVECING CENTER**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	BAYZID DEWAN
Age	:	15-07-1993(24Years)
Education, till to date	:	Class IX
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: Balasur ,P.O ;vaggokul;P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMTAZ BEGUM
(iii) Father's name	:	MOFIZ DEWAN
(iv) GB member's info	:	Branch: Vaggokul, Centre # 11 (Female), Member ID: 4702, Group No: 07 Member since: 18-03-1993 (08Years) First loan: BDT 3,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03years of business experience. : 03 years experience in running business. : He has training 01 year
Other Own/Family Sources of Income	:	Business of cloth
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-807049
Family's Contact No.	:	01746-166752
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMOTAZ BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHUYA MOBILE BAZAR AND SERVECING CENTER
Location	:	Balapur, sreenagar.
Total Investment in BDT	:	BDT 161,600/-
Financing	:	Self BDT 111,600/- (from existing business)69 % Required Investment BDT 50,000/- (as equity) 31%
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
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Head phone,bluetooth, charger etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is rented. ▪Collects goods from Islampur. ▪Agreed grace period is 3 months.

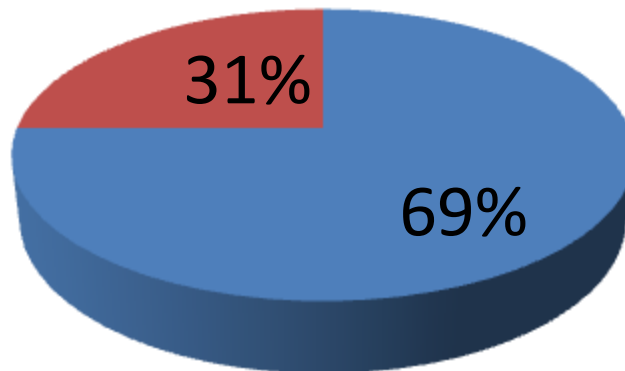
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Head phone,bluetooth, charger etc.	1,200	36,000	432,000
from servecing	250	7500	90000
Total Sales (A)	1,450	43,500	522,000
Less. Variable Expense			
Head phone,bluetooth, charger etc.	960	28,800	345,600
Total variable Expense (B)	960	28,800	345,600
Contribution Margin (CM) [C=(A-B)	490	14,700	176,400
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		150	1,800
Generator		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		8,600	103,200
Net Profit (E) [C-D)		6,100	73,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Bluetooth	12	350	4200		50	350	17500	21,700
Head phone	100	100	10000		100	100	10000	20000
Charger	50	80	4000		100	80	8000	12000
Cover	50	70	3500		100	70	7000	10500
Chacing	80	30	2400		100	30	3000	5400
Battery	50	150	7500	Other			3500	11000
security			10000					10000
Total			111,600				50,000	161,600

Source of Finance

■ Entrepreneur's contibution 111,600 ■ Investor's Investment 50,000 ■ Total 161,600



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Head phone,bluetooth, charger etc.	1,800	54,000	648,000	680,400	714,420
from servecing	250	7,500	90,000	94,500	99,225
Total Sales (A)	2,050	61,500	738,000	774,900	813,645
Less. Variable Expense					
Head phone,bluetooth, charger etc.	1,440	43,200	518,400	544,320	571,536
Total variable Expense (B)	1,440	43,200	518,400	544,320	571,536
Contribution Margin (CM) [C=(A-B)]	610	18,300	219,600	230,580	242,109
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Gird		150	1,800	1,890	1,985
Generator		150	1,800	1,800	1,800
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	14,000	14,000	14,000
Total Fixed Cost		8,600	117,200	117,710	118,246
Net Profit (E) [C-D]		9,700	102,400	112,870	123,864
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	102,400	112,870	123,864
1.3	Depreciation (Non cash item)	14000	14000	14000
1.4	Opening Balance of Cash Surplus		96,400	203,270
	Total Cash Inflow	166,400	223,270	341,134
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	96,400	203,270	321,134

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Own Business :03
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

TAILORS
LADIES &





