

Proposed NU Business Name: M K MOBILE MEDIA

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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMRUL HASAN
Age	:	07-06-1983 (34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	0 Daughter
No. of siblings:	:	0 Brother 1 Sister
Address	:	Vill: Analiya bari P.O: Mogra bazar P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father:
(ii) Mother's name	:	MST RAJIYA BEGUM
(iii) Father's name	:	MD KAMAL HOSEN
(iv) GB member's info	:	Branch:Bolla Centre # 36(Female), Member ID:2465 Group No: 02 Member since: 31-01-1995(years) First loan: BDT 1500/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(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	:	12 years experience in running business. He has training
Other Own/Family Sources of Income	:	Madicin shop
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01740-989583
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RAJIYA BEGUM joined Grameen Bank since 30 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

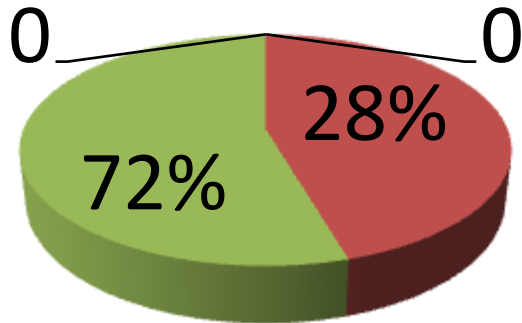
Business Name	:	: M K ELECKTRICK MEDIA
Location	:	Bagan bari ,,Elenga , kalihati , Tangail .
Total Investment in BDT	:	BDT 600000
Financing	:	Self BDT 400000 from existing business) 72% Required Investment BDT 150,000 (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT 10.000
Size of shop	:	9 ft x 14 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The Goods Purchase and seals etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Elenga Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Charger , head phone , l c,d , Battery, memory, casing	3,500	105,000	1,260,000
	3,500	105,000	1,260,000
Less. Variable Expense			
Charger , head phone , l c,d , Battery, memory, casing	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		7,000	84,000
Salary (stuff)		-	-
Entertainment		500	6,000
Guard		200	2,400
Generator Bill		150	1,800
Mobile Bill		500	6,000
Total fixed Cost (D)		12,350	148,200
Net Profit (E) [C-D)		8,650	103,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
chrger	200	100	20,000	50	3,000	150,000	170,000
Head phone	200	100	20,000				20,000
L c d	400	250	100,000				100,000
Battery	150	250	37,500				37,500
Memory	200	350	70,000				70,000
Casing	150	40	6,000				6,000
Convarter	100	50	5,000				5,000
Other			91,500				91,500
Security			50,000				50,000
			400,000			150,000	550,000

Source of Finance



Entrepreneur Contribution	400,000
Investors Investment	150,000
Total Investment	550,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Charger , head phone , l c,d , Battery, memory, casing	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Charger , head phone , l c,d , Battery, memory, casing	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		1,000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (stuff)		-	-	-	-
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator Bill		150	1,800	1,800	1,800
Mobile Bill		500	6,000	6,000	6,000
Total fixed Cost (D)		12,350	148,200	148,200	148,200
Net Profit (E) [C-D)		14,650	175,800	184,590	175,800
Payback			60,000	60,000	60,000

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>
1	Cash Inflow			
1	Investment Infusion by Investor	150,000		
1	Net Profit	175,800	184,590	175,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		115,800	240,390
	Total Cash Inflow	325,800	300,390	416,190
2	Cash Outflow			
2	Purchase of Product	150,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	115,800	240,390	356,190

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 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

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