

Proposed NU Business Name: **HALLO NET MOBILE SERVICING**

Project identification and prepared by: Mst. Mahfuza Khatun,  
Shakhipur Unit, Tangail

Project verified by: Md.Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SOHEL BHUIYAN</b>
Age	:	05-06-1985 (32Years)
Education, till to date	:	SSC
Marital status	:	married
Children	:	No
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Gorgobindopur, P.O: shokipur; P.S: Shakhipur, Dist: Tangail
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>MOMOTAZ BEGUM</b>
(iii) Father's name	:	<b>JOLIL BHUYIAN</b>
(iv) GB member's info	:	Branch: Shokipur, Centre # 08 (Female), Member ID: 4622, Group No: 08 Member since: 2007-2012 (05Years) First loan: BDT 10,000/- Existing loan: 30,000 /- Outstanding loan: BDT /-
Further Information:		
(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..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own business. He has 04 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-367367
Family's Contact No.	:	01819-415455
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit , Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMOTAZ BEGUM** joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

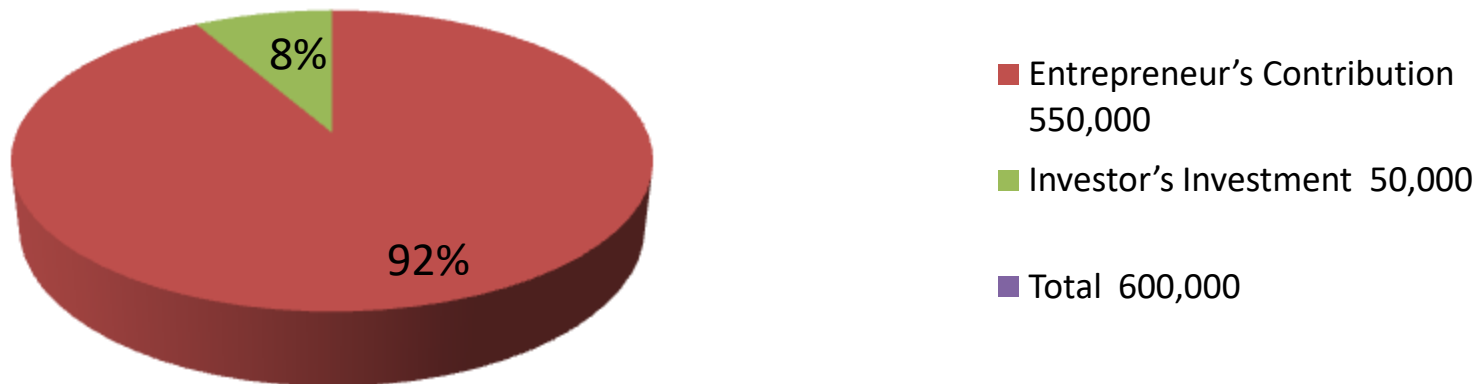
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HALLO NET MOBILE SERVICING</b>
Location	:	Shokipur
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 550,000/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 26%
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>▪The business is planned to be scaled up by investment in existing goods like Glass Paper,Cover,ETC</li><li>▪Average gain on 30% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Shakhipur</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Glass Paper, cover, Charger,ETC	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Glass Paper, cover, Charger,ETC	1960	58800	705600
Total Variable Expense	1960	58800	705600
Contributon Margin (CM) [C=(A-B)]	840	25200	302400
Less Fixed Expense			
Rent		5000	60000
Electric Bill		600	7200
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		50	600
Generator		700	8400
Mobile Bill		100	1200
Total Fixed Cost (D)		19650	235800
Net Profit (E)= [C-D]		5550	66600

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Glass Paper	4000	15	60,000	3000	15	45,000	105,000
Cover	1200	100	120,000			0	120,000
Charger	60	80	4,800			0	4,800
Security			350,000			0	350,000
Others			15,200			5,000	20,200
			<b>550,000</b>			<b>50,000</b>	<b>600,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Glass Paper, cover, Charger,ETC</b>	3200	96000	1152000	1209600	1270080
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>2240</b>	<b>67200</b>	<b>806400</b>	846720	<b>889056</b>
<b>Total Variable Expense</b>	<b>2240</b>	<b>67200</b>	<b>806400</b>	<b>846720</b>	<b>889056</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28800</b>	<b>345600</b>	<b>362880</b>	<b>381024</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		600	7200	7500	7800
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		700	8400	8400	8400
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>19650</b>	<b>227400</b>	<b>227800</b>	<b>228200</b>
<b>Net Profit (E)= [C-D]</b>		<b>9150</b>	<b>109800</b>	<b>115290</b>	<b>121055</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	109,800	115290	121054.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89800	185090
	<b>Total Cash Inflow</b>	<b>159,800</b>	<b>205,090</b>	<b>306,145</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,800</b>	<b>185,090</b>	<b>286,145</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# Family picture