

Proposed NU Business Name: **ZAFOR IQBAL SERVICE CENTRE & MOBILE ACCESSORIES**



Project identification and prepared by: MD. Habil Uddin Shah,
Keraniganj Unit, Dhaka

Project verified by: MD. Rofiquel Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAFOR IQBAL
Age	:	06-07-1994 (21 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Notun Sonakanda, P.O: Ruhitpur, P.S: Keraniganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA BEGUM
(iii) Father's name	:	MD. SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Ruhitpur Keraniganj, Centre # 23(Female), Member ID: 3555/1, Group No: 04 Member since: 07-02-1994 (22 Years) First loan: BDT 6,000
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: BDT 15,300
(v) Who pays GB loan installment	:	Mother
(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	:	6 years experience in running business. He has 5 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-304297
Mother's Contact No.	:	01833-634257
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 22 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	ZAFOR IQBAL SERVICE CENTRE & MOBILE ACCESSORIES
Location	:	Notun Sonakanda, Ruhitpur, Keraniganj, Dhaka
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 65% Required Investment BDT 60,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft= 168 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; SIM Card, Mobile Accessories, Headphone etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

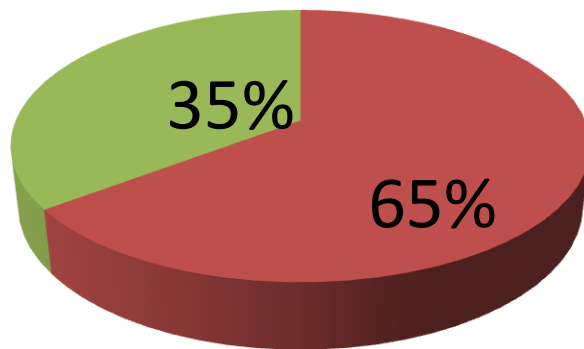
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Accessories	800	24,000	288,000
Servicing	300	9,000	108,000
Bkash	50	1,500	18,000
Flexi-load	54	1,620	19,440
Total Sales (A)	1,204	36,120	433,440
Less. Variable Expense			
Mobile Accessories	640	19,200	230,400
Servicing	60	1,800	21,600
Total variable Expense (B)	700	21,000	252,000
Contribution Margin (CM) [C=(A-B)]	504	15,120	181,440
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Transportation		400	4,800
Internet Bill		1,000	12,000
Total fixed Cost (D)		8,800	86,400
Net Profit (E) [C-D]		6,320	95,040

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Banglalink SIM Card (20 x 164)	3,280	0	3,280
Airtel SIM (10 x 100)	1,000	0	1,000
Mobile accessories	8,000	20,000	28,000
Headphone (10 x 100)	1,000	0	1,000
Bkash	15,000	40,000	55,000
Flexi-load	8,000	0	8,000
Glass	15,000	0	15,000
Computer (3)	40,000	0	40,000
Decoration	18,720	0	18,720
Total	110,000	60,000	170,000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 60,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile Accessories	1,300	39,000	468,000	491,400
Servicing	500	15,000	180,000	189,000
Bkash	100	3,000	36,000	37,800
Flexi-load	54	1,620	19,440	20,412
Total Sales (A)	1,954	58,620	703,440	738,612
Less. Variable Expense				
Mobile Accessories	1,105	33,150	397,800	417,690
Servicing	100	3,000	36,000	37,800
Total variable Expense (B)	1,205	36,150	433,800	455,490
Contribution Margin (CM) [C=(A-B)]	749	22,470	269,640	283,122
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		500	6,000	7,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Transportation		600	7,200	9,500
Internet Bill		1,000	12,000	12,000
Salary (staff)(2)		2,500	30,000	30,000
Non Cash Item				
Depreciation		823	9,872	9,872
Total Fixed Cost		12,423	149,072	153,372
Net Profit (E) [C-D]		10,047	120,568	129,750
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	120,568	129,750
1.3	Depreciation (Non cash item)	9,872	9,872
1.4	Opening Balance of Cash Surplus		100,440
	Total Cash Inflow	180,440	240,062
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	100,440	210,062

SWOT ANALYSIS

STRENGTH

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





A red poster featuring a portrait of a man with a mustache. To the right of the portrait, there are three small circular icons. The poster is mounted on a shelf.

জাগ্রত
১৭/০৯/১৩

জাগ্রত
১৭/০৯/১৩



জাগ্রত
১৭/০৯/১৩

জাগ্রত
১৭/০৯/১৩

A white poster with a red header. It contains several lines of text, possibly a list or a schedule. The text is not clearly legible.A white poster with a red header. It contains several lines of text, possibly a list or a schedule. The text is not clearly legible.

জাগ্রত
১৭/০৯/১৩

জাগ্রত
১৭/০৯/১৩



স্বাস্থ্যকেন্দ্র
এক্সপ্রেস



FAMILY PICTURE

