

Proposed NU Business Name: **MOBILE ZONE**



Project identification and prepared by: Md Shahidul Islam,
Elasin Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	LAXMAN KUMAR SAHA
Age	:	01-11-1984 (31 Years)
Education, till to date	:	Diploma in Computer Science
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Duajani, P.O: Nagorpur, P.S: Nagorpur, 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	:	ONIMA RANI SAHA
(iii) Father's name	:	SUDEB CHANDRA SAHA
(iv) GB member's info	:	Branch: Nagorpur, Centre # 71(Female), Member ID: 8352, Group No: 03 Member since: 21-01-2007 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: 1,00,000/-, Outstanding loan: BDT 4,560/-
(v) Who pays GB loan installment	:	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 and Training Info	:	7 years experience in running business. He has training on computer science.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-513904
Mother's Contact No.	:	01715-705000
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ONIMA RANI SAHA joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOBILE ZONE
Location	:	Nagorpur, Bot tola, Tangail
Total Investment in BDT	:	BDT 6,10,000/-
Financing	:	Self BDT 4,60,000/- (from existing business) 75% Required Investment BDT 1,50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 6,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Battery, Charger etc.▪Bkash, Flexi-load, DBBL Mobile Banking service are available here.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing three employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Tangail.▪Agreed grace period is 3 months.

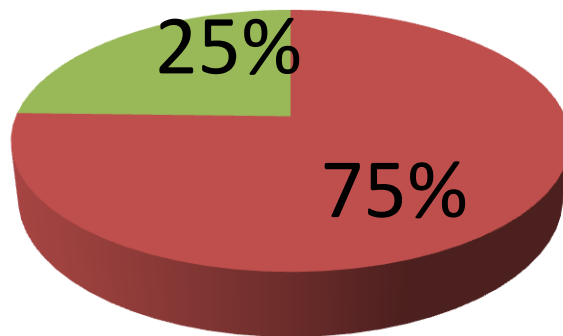
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Phone & Accessories	5,000	150,000	1,800,000
Bkash	350	10,500	126,000
DBBL	350	10,500	126,000
Flexi-load	84	2,520	30,240
Total Sales (A)	5,784	173,520	2,082,240
Less. Variable Expense			
Mobile Phone & Accessories	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	1,284	38,520	462,240
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Guard		100	1,200
Entertainment		300	3,600
Salary (staff)		15,000	180,000
Total fixed Cost (D)		28,900	150,000
Net Profit (E) [C-D]		9,620	312,240

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Android Mobile (12 x 8000)	176,000	50,000	226,000
Battery (100 x 1000)	100,000	0	100,000
Charger (200 x 70)	14,000	0	14,000
Bkash	80,000	50,000	130,000
Flexi-load	10,000	0	10,000
DBBL Banking	80,000	50,000	130,000
Total	460,000	150,000	610,000

Source of Finance



- Entrepreneur's Contribution 460,000
- Investor's Investment 150,000
- Total 610,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile Phone & Accessories	7,000	210,000	2,520,000	2,646,000	2,778,300
Bkash	500	15,000	180,000	189,000	198,450
DBBL	500	15,000	180,000	189,000	198,450
Flexi-load	84	2,520	30,240	31,752	33,340
Total Sales (A)	8,084	242,520	2,910,240	3,055,752	3,208,540
Less. Variable Expense					
Mobile Phone & Accessories	6,300	189,000	2,268,000	2,381,400	2,500,470
Total variable Expense (B)	6,300	189,000	2,268,000	2,381,400	2,500,470
Contribution Margin (CM) [C=(A-B)]	1,784	53,520	642,240	674,352	708,070
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		1,000	12,000	13,000	14,000
Mobile Bill		600	7,200	8,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Guard		100	1,200	2,000	2,200
Entertainment		300	3,600	4,000	4,500
Salary (staff)		20,000	240,000	240,000	240,000
Total Fixed Cost		34,500	414,000	419,000	423,200
Net Profit (E) [C-D]		19,020	228,240	255,352	284,870
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	228,240	255,352	284,870
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		168,240	363,592
	Total Cash Inflow	378,240	423,592	648,462
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	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	168,240	363,592	588,462

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 07 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









মোবাইল জোন

নতুন কিছু করে



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একশত টাকা

সংখ্যা ৯০৪৭৬৭০

দোকান ভাড়ার চুক্তি

১ম পক্ষ (ঘরের মালিক) : (১) মোঃ কামরুল হুদা (২) মোঃ শইসলাম, পিতা-মরহুম সিরাজ মিয়া, সাং-কার্ঠরী, ডাকঘর-জেলা: টাংগাইল।

৩৬ ১০০৭



গ্রামীণ ব্যাংক
শাখা

সহজ ঋণের পাশ বই

ইউ, পি, ফরম - ৭
ধারা-১২ (১)

লাইসেন্স

নামঃ নাজমুহর

ইউনিয়ন পরিষদ

উপজেলা - নাজমুহর

জেলা - টাংগাইল

বুক নং ০২

তারিখঃ ২৮/০৭/১৫

লাইসেন্স নং ১১

লাইসেন্স মালিকের নামঃ

পিতা/স্বামীর নামঃ

ঠিকানা -

মিসের পরিমাণঃ টাকা (অংকে) -

কপারঃ

প্রদান করায় অত্র ইউনিয়ন এলাকায়

কে. / এর বসবাসের জন্য

বাবসা/বৃন্তি চালাইবার অনুমতি দেওয়া হইল।

কেন্দ্র নং

৭১২

ঋণ পরিশোধে নিয়মিত পয়সা হিসাবের টাকা যখন ব্যত উপস্থিত পাবে। যখন ব্যত এই হিসাবে যেকোন সময়

সঞ্চয়ী আমানত		
ক্র. নং	জমা	উত্তোলন
		৪৪৮
১০০		৪৫৮
১০০		৪৬৮
১০০		৪৭৮
১০০		৪৮৮
১০০		৪৯৮
১০০		৪৯৮

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নামঃ লক্ষণ কুমার সাহা
Name: LAXMAN KUAMAR SAHA
পিতাঃ সুদেব চন্দ্র সাহা
মাতাঃ অনিমা রানী সাহা
Date of Birth: 01 Nov 1984
ID NO: 9317673148987

FAMILY PICTURE

