### Proposed NU Business Name: MOBILE DOT COM



Project identification and prepared by: MD. Golam Rasul, Munsigonj Unit, Dhaka

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. AKBOR HOSSAIN SHANTO		
Age	:	(18 Years)		
Education, till to date	:	Class 8		
Marital status	:	Unmarried		
Children	:	N/A		
No. of siblings:	:	2 Brothers 1 Sister		
Address	:	Vill: North Panam, P.O: Mirkadim P.S: Munsigonj, Dist: Munsigonj		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  SHAHIDA BEGOM  MD. SOHIDUL  Branch: Rampal, Centre # 20(Female),  Member ID: ,Group No:  Member since: 01-02-1990 (26 Years)  First loan: BDT 3000 taka.		
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GB,  BRAC ASA etc	: : :	Existing Loan: BDT 30,000 Outstanding loan: BDTNil Nil No No 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	:	03 years.
Training Info	:	He has training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989841303
Mother's Contact No.	:	01926430175
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Dhaka.

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHIDA BEGOM** joined Grameen Bank since 26 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MOBILE DOT COM	
Location	:	Mirkadim Bazar, Munsigonj Sadar, Munsigonj	
Total Investment in BDT	:	BDT 250,000	
Financing	:	Self BDT 150000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40%	
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	:	5,000	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like Mobile, Sound Box, Battery, Watch etc.</li> <li>Average 20 % gain on sales</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>Collects goods from Munsigonj.</li> <li>Agreed grace period is 3 months.</li> </ul>	

### **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile, Sound Box, Battery, Watch etc.	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Mobile, Sound Box, Battery, Watch etc.	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		600	7200
Transportation		400	4800
Salary (self)		5000	60000
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,400	88800
Net Profit (E)= [C-D]		7,600	91200

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Mobile ( 60x 1500)	90,000	75,000	165000		
Mobile accessories	53,100	20,000	73100		
Sound box (132x300)	3,900	3,000	6900		
Clock (15 ps x 200)	3,000	2,000	5000		
	150,000	100,000	250000		

### **Source of Finance**



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile, Sound Box, Battery, Watch etc.	3800	114000	1368000	1436400
Total Sales (A)	3800	114000	1368000	1436400
Less Variable Expense				
Mobile, Sound Box, Battery, Watch etc.	3040	91200	1094400	1149120
Total variable Expense (B)	3,040	91200	1094400	1149120
Contribution Margin (CM) [C=(A-B)	760	22800	273600	287280
Less Variable Expense				
Rent		1,200	14,400	14,600
Electricity bill		700	8400	8600
Transportation		500	6000	6,200
Salary (Self)		5000	60000	60000
Guard		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		7,900	94800	95,600
Net Profit (E)= [C-D]		14900	178800	191,680
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	178,800	191,680
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		118,800
	Total Cash Inflow	278800	310480
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	118,800	250480

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures







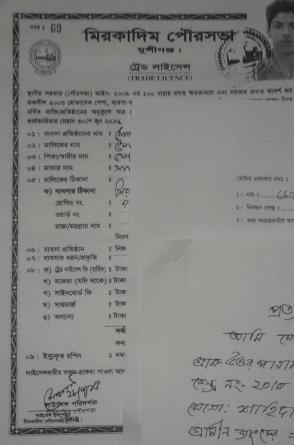


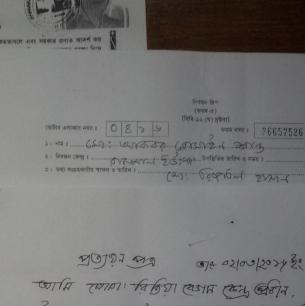






মিরকাদিম বাজার ,সালাম মাদবর স্পার মার্কেট এর এ
মোঃ শান্তর নিকট দেওয়া হল।
 পিতাঃ মোঃ শহিদুল ইসলাম-মাতা: সাহিদা বেগম।





कारित कारण निक्र के की किया था।

अहि २/ क्राइट भी २/- बार्डिड था- ब्लिनी भाषाः स्विति क्सम स्वरः किन्न स्वरः किन्न भाषाः स्वर्धान

# **FAMILY PICTURE**

