

## Proposed NU Business Name: S. A. MOBILE & SERVICIN CENTRE



Project identification and prepared by: Md. Shahidul Islam ,  
Rajshahi Shador Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD.SAMIUL ISLAM</b>
Age	:	21-08-1996 (20 Years)
Education, till to date	:	H,S.C.
Marital status	:	Married
Children	:	0 Son
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Shakhar Para , P.O:Premtoly , P.S: Godagari , Dist: Rajshahi
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>MOST.ANOARA BEGUM</b>
(iii) Father's name	:	<b>MD.SHAHIDUL ISLAM</b>
(iv) GB member's info	:	Branch: Godagari, Centre 22 (Female), Member ID: 1832/4, Group No: 01 Member since: 2005-2015(710Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	Father
(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	:	5 years experience in running business. He has six month training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767414080
Mother's Contact No.	:	01723572272
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.ANOARA BEGUM** joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>S. A. MOBILE &amp; SERVICING CENTRE</b>
Location	:	Pramtoli Rajabari ,Rajshahi
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 59% Required Investment BDT 50,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Servicing item etc.</li><li>▪Average 60% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Rajshahi/Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

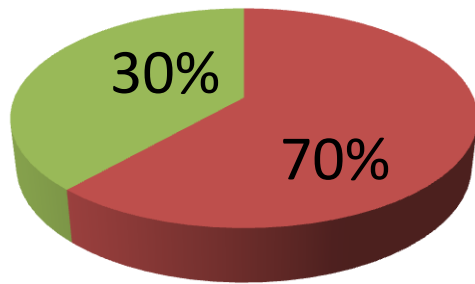
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Electrice Item	1,800	54,000	648000
Servicing	1,200	36,000	432000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1080000</b>
<b>Less. Variable Expense</b>			
Electrice Item	1,350	40,500	486000
<b>Total variable Expense (B)</b>	<b>1,350</b>	<b>40,500</b>	<b>486000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,650</b>	<b>49,500</b>	<b>594000</b>
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Electricity Bill		800	9,600
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		400	4,800
Salary (staff)		0	0
Bank service Charge		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,100</b>	<b>97,200</b>
<b>Net Profit (E) [C-D]</b>		<b>41,400</b>	<b>496,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	1300	30	39,000	10	1000	10000	49,000
Batari	200	70	14,000	200	100	20000	34,000
Charger	50	80	4,000	100	50	5000	9,000
Year Phone	80	75	6,000	100	100	10000	16,000
Memory	200	50	10,000	20	250	5000	15,000
Other	100	80	8,000			0	8,000
	0	0	0			0	0
				0	0	0	0
						0	0
<b>Total</b>	<b>1930</b>	<b>385</b>	<b>80000</b>	<b>430</b>	<b>1500</b>	<b>50000</b>	<b>130000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Elecitrice Item	2000	60000	720000	792000
Servicing	1400	42000	504000	554400
<b>Total Sales (A)</b>	3400	102000	1224000	1346400
<b>Less. Variable Expense</b>		0		0
Elecitrice Item	1800	54000	648000	712800
Servicing	0	0	0	0
<b>Total variable Expense (B)</b>	1800	54000	648000	712800
<b>Contribution Margin (CM) [C=(A-B)</b>	1600	48000	576000	633600
<b>Less. Fixed Expense</b>				
Rent		1000	12000	6000
Electricity Bill		1000	12000	1800
Mobile Bill		500	6000	6000
Salary (self)		5000	60000	80000
Transportation		500	6000	6000
Entertainment		500	6000	6000
Salary (staff)		0	0	4000
Security Gard		100	1200	1200
Bank service Charge		100	1200	1200
<b>Total Fixed Cost</b>		<b>8700</b>	<b>104400</b>	<b>112200</b>
<b>Net Profit (E) [C-D)</b>		<b>39300</b>	<b>471600</b>	<b>521400</b>
<b>Investment Payback</b>			<b>30000</b>	<b>30000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	471600	521400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		189600
	<b>Total Cash Inflow</b>	<b>521600</b>	<b>442940</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)	30,000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>441600</b>	<b>394940</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

