

# Proposed NU Business Name: **BAKSANAGAR MOBILE PLUS**



Project identification and prepared by: Md Shahidul Islam  
Nobabganj Unit, Gazipur  
Project verified by: Susanta Kumar Bishwas



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

Name	:	<b>SOHEL REZA</b>
Age	:	06-06-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers, 01 Sisters.
Address	:	Vill: Choto Bokul Nagar P.O: Choto Box Nagar P.S: Nobabganj , 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	:	<b>MST FATEMA BEGUM</b>
(iii) Father's name	:	<b>LATE ABDUS SALAM</b>
(iv) GB member's info	:	Branch: Komorganj, Nobabganj, Centre # 58(Female), Member ID: 3104, Group No: 04 Member since: 1992 (08 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 15000/- Outstanding loan: BDT 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	:	12 years experience in running business. 12 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-090602
Family's Contact No.	:	01911-223171
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST FATEMA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BOX NAGAR MOBILE PLUS</b>
Location	:	Boxnagar, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 395,000/-
Financing	:	Self BDT 315,000/- (from existing business) 80% Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electric cable, Pipe, Mobile, Switch, Bikash &amp; Flexiload etc</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

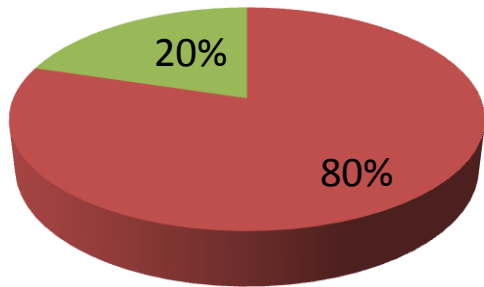
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Electric cable, Pipe, Mobile, Switch,	3000	90000	1080000
Flexiload, Bkash	127	3810	45720
<b>Total Sales (A)</b>	3127	93810	1125720
<b>Less Variable Expense</b>			
Electric cable, Pipe, Mobile, Switch,	2400	72000	864000
<b>Total variable Expense (B)</b>	2,400	72000	864000
<b>Contribution Margin (CM) [C=(A-B)</b>	727	21810	261720
<b>Less Variable Expense</b>			
Rent		2,500	30000
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		100	1200
Bank charge		100	1200
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		13,500	162000
<b>Net Profit (E)= [C-D]</b>		8,310	99720

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	0	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Electric cable	1	30000	30,000	1	30,000	30,000	60,000
Fan	20	3000	60,000	20	2000	40,000	100,000
Electric pipe	1	50000	50,000	1	10000	10,000	60,000
Energy Bulb	1	20000	20,000	0	0	0	20,000
Mobile	20	1200	24,000	0	0	0	24,000
Bikash load	1	100000	100,000	0	0	0	100,000
Switch socket	1	8500	8,500	0	0	0	8,500
Holder etc	1	7500	7,500	0	0	0	7,500
Security	1	15000	15,000	0	0	0	15,000
<b>Total</b>	<b>47</b>	<b>0</b>	<b>315,000</b>	<b>22</b>	<b>0</b>	<b>80,000</b>	<b>395,000</b>

## Source of Finance



- Entrepreneur's Contribution 315,000
- Investor's Investment 80,000
- Total 395,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Gorcary items	4200	126000	1512000	1587600	1666980
Flexiload, Bkash	160	4800	57600	60480	63504
<b>Total Sales (A)</b>	4360	130800	1569600	1648080	1730484
<b>Less Variable Expense</b>					
Gorcary items	3360	100800	1209600	1270080	1333584
<b>Total variable Expense (B)</b>	3,360	100800	1209600	1270080	1333584
<b>Contribution Margin (CM) [C=(A-B)</b>	1,000	30000	360000	378000	396900
<b>Less Variable Expense</b>					
Rent		2,500	30000	30,000	30000
Electricity bill		800	9600	10100	10600
Transportation		1,800	21600	22,100	22600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Bank charge		100	1200	1200	1200
Mobile bill		600	7200	7300	7400
<b>Total fixed cost (D)</b>		14,200	169,200	170,300	171400
<b>Net Profit (E)= [C-D]</b>		15800	189600	207,700	225500
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	189,600	207,700	225500
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,600	333300
	<b>Total Cash Inflow</b>	269600	365300	558800
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	157,600	333300	526800

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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

# বক অনগার মে





# বক অনগর মে



Pier  
Star Boy  
Style Movie

PKME  
SUPER DELIGHT EXCITING FAIR



hKash



THE Pier  
Star Boy  
Style Movie

চালা বহনুত

থানীপফোন

5GB

থানীপফোন

চালা বহনুত

থানীপফোন

PRIME

SUPER DELUXE COOLING FAN

থানীপফোন

চালা বহনুত

থানীপফোন

চালা বহনুত

থানীপফোন

80

























শ্রীমঙ্গল মোবাইল স্টোর

Kash

Dier  
Star Boy



বিলুখিদ্দাহির রাহমানির রাহিম

# বক্সনগর ইলেকট্রিক

এখানে সকল প্রকার সুইস্, তার, ফ্যান সহ যাবতীয়  
ইলেকট্রিকের মালামাল পাইকারি ও খুচরা বিক্রয় করা হয়।



# বক্সনগর মোবাইল প্লাস

এখানে  
রিচার্জ করা হয়।



মোবাইল ফোন  
বিক্রয় করা হয়।

\* \* বায়োমেট্রিক পদ্ধতিতে সিম বিক্রয় করা হয়।

মোবা : 01911-223171, 01920-787300

বক্সনগর বাসস্ট্যান্ড, বক্সনগর, নবাবগঞ্জ, ঢাকা-১৩২০।















# FAMILY PICTURE

