

Proposed NU Business Name: ANICALL MOBILE & ELECTRONICS & SERVICES



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Sreenagar Unit, Munsiganj

Project verified by: Md Siddiqur Rhaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROYAL HOWLADAR
Age	:	10-02-1989 (28 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	06 Brothers
Address	:	Vill: Beltoli , P.O: Beltoli, P.S: Sreenagar , Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMOTAZ BEGUM
(iii) Father's name	:	MD TAZID HOWLADAR
(iv) GB member's info	:	Branch : Singpara , Centre : 05 (Female), Member ID: 5605, Group No: 04 Member since: 02-05-2001 (16 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 50000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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. 10 Years in own business. He has 02 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01735-994151
Family's Contact No.	:	01789-193640
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAZ BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANICALL MOBILE ELECTRONICS & SERVICES
Location	:	Singara Baazar, Sreenagar, Munsiganj
Total Investment in BDT	:	BDT 290000/-
Financing	:	Self BDT 220000/- (from existing business) 76% Required Investment BDT 70000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 sqft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Mobile accessories , Bikash & Flexiload service. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing 01 employee. ▪ One will be appointed after receiving equity money. ▪The shop is rented. ▪Collects goods from Stadium market, Dhaka . ▪Agreed grace period is 3 months.

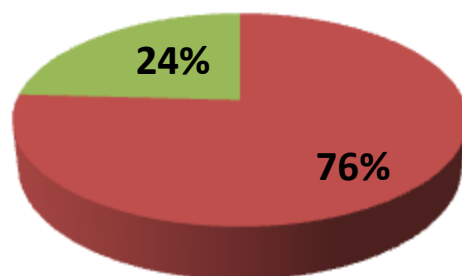
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accessories	2900	87000	1044000
Service	100	3000	36000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Mobile accessories	2320	69600	835200
Total variable Expense (B)	2,320	69600	835200
Contribution Margin (CM) [C=(A-B)]	680	20400	244800
Less Variable Expense			
Rent		2,040	24480
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		120	1440
Mobile bill		300	3600
Total fixed cost (D)		12,260	147120
Net Profit (E)= [C-D]		8,140	97680

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	20	3000	60,000	15	3,000	45,000	105,000
Mobile battery	50	1000	50,000	50	100	5,000	55,000
Charger	100	80	8,000	150	80	12,000	20,000
Flexiload	1	15000	15,000	0	0	0	15,000
Bkash	1	50000	50,000	0	0	0	50,000
Catching, Cover	1	12000	12,000	1	8,000	8,000	20,000
Security	1	25000	25,000	0	0	0	25,000
Total	174	0	220,000	216	0	70,000	290,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 70,000
- Total 290,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile accessories	4500	135000	1620000	1701000	1786050
Service	130	3900	46800	49140	51597
Total Sales (A)	4630	138900	1666800	1750140	1837647
Less Variable Expense					
Mobile accessories	3600	108000	1296000	1360800	1428840
Total variable Expense (B)	3,600	108000	1296000	1360800	1428840
Contribution Margin (CM) [C=(A-B)]	1,030	30900	370800	389340	408807
Less Variable Expense					
Rent		2,040	24480	24,480	24480
Electricity bill		1400	16800	17300	17800
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Guard		120	1440	1440	1440
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		15,760	189,120	190,220	191320
Net Profit (E)= [C-D]		15140	181680	199,120	217487
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	181,680	199,120	217487
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		153,680	324800
	Total Cash Inflow	251680	352800	542287
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	153,680	324800	514287

SWOT ANALYSIS

STRENGTH

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



ALWAYS UP THE WALL

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কাস্টমার সার্ভিস



EST. 1978

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FAMILY PICTURE

