

# NEW NUSRAT MOBILE POINT



**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD ARIFUL ISLAM ARIF</b>
Age	:	24- 12-1987 (27 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Holding No. 286, Nordapara Mor, Dokshinkhan, 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	:	Mrs. <b>PARVEEN AKTER</b>
(iii) Father's name	:	Mr. <b>MD: SHAHJAHAN KHAN</b>
(iv) GB member's info	:	Branch: Dokshinkhan utara Centre # 06 (Female), Member ID: 1164/4, Group No: 04 Member since:12-01-2002 (12 Years) . First loan: 5,000 taka.
Further Information:		Existing loan: 80,000 Taka, Outstanding Loan: 45,500 Taka
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No
Education, till to date	:	H.S.C

## ***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	:	Two years experience in running business. He has no training
Other Own/Family Sources of Income	:	Father's Income (Rickshaw Garage)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-311507
Mother Contact No.	:	01912-113779
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>NEW NUSRAT MOBILE POINT</b>
Location	:	Dokshinpara, Dokshinkhan, Dhaka #2282(RS)
Total Investment in BDT	:	2,60,000 taka
Financing	:	Self BDT 1,10,000 (from existing business) 42% Required Investment BDT 1,50,000 (as equity) 58%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile Cover, Charger, Battery, Flip cover, Keyboard, Headphone, Mouse etc.</li><li>▪Average 20% gain on sales.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing two employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gulisthan &amp; Dokshinkhan.</li><li>▪Agreed grace period is 4 months.</li></ul>

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

Parveen Akter is a member of Grameen Bank since 12 years. At first she took 5,000 taka loan from Grameen Bank. Parveen Akter consecutively took loan from GB. Utilize loan in their own Rickshaw Garage business. Right now she has 52 rickshaw. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Existing Business

BDT (TK)

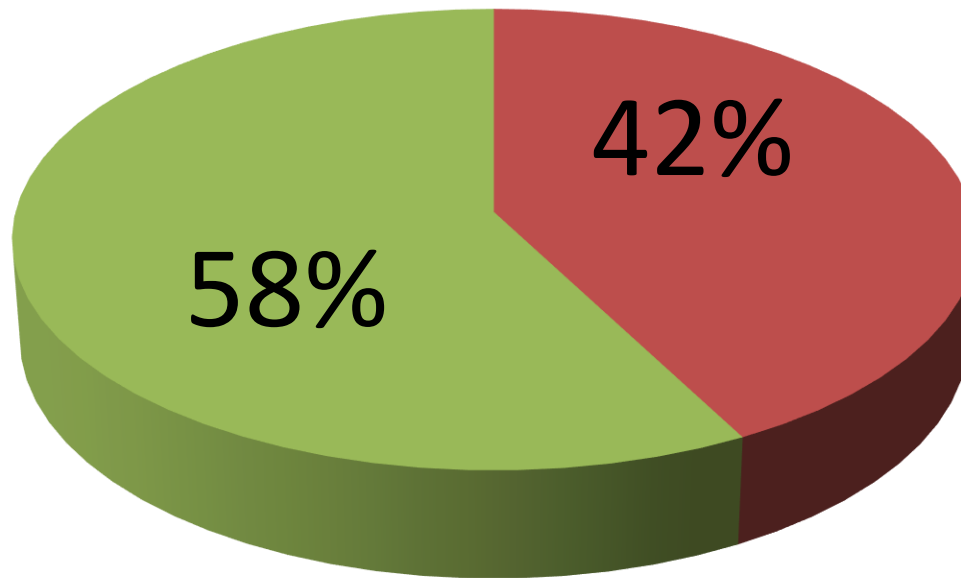
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
TV Remote, Mobile cover, Mouse,	1,800	54,000	648,000
Charger, Data Cable, Battery, Flip cover, Headphone	1,200	36,000	432,000
Servicing	400	12,000	144,000
<b>Total Sales (A)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Less. Variable Expense</b>			
TV Remote, Mobile cover, Mouse,	1,500	45,000	540,000
Charger, Data Cable, Battery, Flip cover, Headphone	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		1,000	12,000
Guard		200	2,400
Water Bill		50	600
Transportation		1,000	12,000
Mobile bill		300	3,600
Salary (staff)		7,000	84,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>17,550</b>	<b>210,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,450</b>	<b>113,400</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
TV Remote, Mobile Cover, Battery, Headphone, Key board, Mouse,	71,000	1,50,000	2,21,000
Servicing	30,000	-	30,000
Computer	9,000	-	9,000
<b>Total</b>	<b>1,10,000</b>	<b>1,50,000</b>	<b>2,60,000</b>

# Source of Finance

- Entrepreneur's Contribution 110,000
- Investor's Investment 150,000
- Total 260,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
TV Remote, Mobile cover, Mouse, Charger, Data Cable, Battery, Flip cover, Headphone	3,600	108,000	1,296,000	1,360,800	1,428,840
Servicing	1,800	54,000	648,000	680,400	714,420
	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>5,800</b>	<b>174,000</b>	<b>2,088,000</b>	<b>2,192,400</b>	<b>2,302,020</b>
<b>Less. Variable Expense</b>					
TV Remote, Mobile cover, Mouse, Charger, Data Cable, Battery, Flip cover, Headphone	3,000	90,000	1,080,000	1,134,000	1,190,700
	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,300</b>	<b>39,000</b>	<b>468,000</b>	<b>491,400</b>	<b>515,970</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	37,800	39,690
Electricity Bill		1,100	13,200	13,860	14,553
Guard		200	2,400	2,520	2,646
Water Bill		50	600	630	662
Transportation		1,500	18,000	18,900	19,845
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Salary (staff)		7,000	84,000	88,200	92,610
Salary (self)		6,000	72,000	75,600	79,380
<b>Non Cash Item</b>					
Depreciation		150	1,800	1,800	1,800
<b>Total Fixed Cost</b>		<b>19,400</b>	<b>232,800</b>	<b>244,350</b>	<b>256,478</b>
<b>Net Profit (E) [C-D]</b>		<b>19,600</b>	<b>235,200</b>	<b>247,050</b>	<b>259,493</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	235,200	247,050	259,493
1.3	Depreciation (Non cash item)	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus		131,500	320,350
	<b>Total Cash Inflow</b>	<b>387,000</b>	<b>380,350</b>	<b>581,643</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan	45,500		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>255,500</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>131,500</b>	<b>320,350</b>	<b>521,643</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 9 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







# PICTURE OF NOBIN UDYOKTA & MOTHER

