

Proposed NU Business Name: **ARAFAT MOBILE SERVICE CENTRE**



Project identification and prepared by: MD. Habil Uddin Shah,
Keraniganj Unit, Dhaka

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD SHAHABUDDIN HOSSAIN |
| Age | : | 01-05-1984 (31 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 2 Brothers & 4 Sisters |
| Address | : | Vill: Satirchar, P.O: Talepur, P.S: Keraniganj, 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 | : | SAHIDA BEGUM |
| (iii) Father's name | : | MD. YOUSUB ALI |
| (iv) GB member's info | : | Branch: Ruhitpur Keraniganj, Centre # 30(Female), Member ID: 2272, Group No: 05 Member since: 07-02-1989 To 02-03-2012 (23Years) First loan: BDT 3,000 taka. |
| Further Information: | | Existing Loan: Nil, Outstanding loan: Nil |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 3 years experience in running business. He has 6 months training. |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01863-758816 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHIDA BEGUM joined Grameen Bank since 23 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ARAFAT MOBILE SERVICE CENTRE |
| Location | : | Narayanpotti, Ruhitpur, Keraniganj, Dhaka |
| Total Investment in BDT | : | BDT 1,43,000/- |
| Financing | : | Self BDT 93,000/- (from existing business) 65% Required Investment BDT 50,000/- (as equity) 35% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 16 ft= 192 square ft |
| Security of the shop | : | BDT 5,000/- |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories, Memory card, Battery etc. ▪Bkash & Flexi-load service are provided. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing one employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months. |

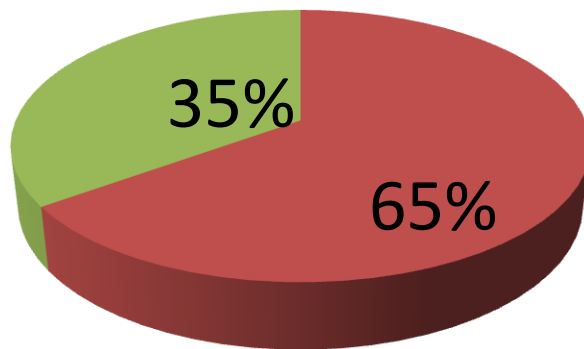
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Mobile Accessories | 500 | 15,000 | 180,000 |
| Servicing | 300 | 9,000 | 108,000 |
| Bkash | 60 | 1,800 | 21,600 |
| Flexi-load | 81 | 2,430 | 29,160 |
| Total Sales (A) | 941 | 28,230 | 338,760 |
| Less. Variable Expense | | | |
| Mobile Accessories | 400 | 12,000 | 144,000 |
| Servicing | 60 | 1,800 | 21,600 |
| Total variable Expense (B) | 460 | 13,800 | 165,600 |
| Contribution Margin (CM) [C=(A-B)] | 481 | 14,430 | 173,160 |
| Less. Fixed Expense | | | |
| Rent | | 1,000 | 12,000 |
| Electricity Bill | | 200 | 2,400 |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 200 | 2,400 |
| Transportation | | 300 | 3,600 |
| Salary (staff) (1) | | 1,500 | 18,000 |
| Total fixed Cost (D) | | 8,400 | 76,800 |
| Net Profit (E) [C-D] | | 6,030 | 96,360 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--|---------------|---------------|----------------|
| Charger, Battery, Memory Card, Caching etc | 11,000 | 30,000 | 41,000 |
| Bkash | 20,000 | 0 | 20,000 |
| Flexi-load | 20,000 | 20,000 | 40,000 |
| Computer (1) | 20,000 | 0 | 20,000 |
| Sensor Machine | 20,000 | 0 | 20,000 |
| Hotgun | 2,000 | 0 | 2,000 |
| Total | 93,000 | 50,000 | 143,000 |

Source of Finance



- Entrepreneur's Contribution 93,000
- Investor's Investment 50,000
- Total 143,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|---------------|----------------|----------------|
| Revenue (sales) | | | | |
| Mobile Accessories | 1,000 | 30,000 | 360,000 | 378,000 |
| Servicing | 500 | 15,000 | 180,000 | 189,000 |
| Bkash | 60 | 1,800 | 21,600 | 22,680 |
| Flexi-load | 135 | 4,050 | 48,600 | 51,030 |
| Total Sales (A) | 1,695 | 50,850 | 610,200 | 640,710 |
| Less. Variable Expense | | | | |
| Mobile Accessories | 850 | 25,500 | 306,000 | 321,300 |
| Servicing | 100 | 3,000 | 36,000 | 37,800 |
| Total variable Expense (B) | 950 | 28,500 | 342,000 | 359,100 |
| Contribution Margin (CM) [C=(A-B)] | 745 | 22,350 | 268,200 | 281,610 |
| Less. Fixed Expense | | | | |
| Rent | | 1,000 | 12,000 | 12,000 |
| Electricity Bill | | 200 | 2,400 | 3,000 |
| Mobile Bill | | 300 | 3,600 | 4,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Entertainment | | 200 | 2,400 | 3,000 |
| Transportation | | 500 | 6,000 | 8,000 |
| Salary (staff) (2) | | 3,000 | 36,000 | 36,000 |
| Non Cash Item | | | | |
| Depreciation | | 700 | 8,400 | 8,400 |
| Total Fixed Cost | | 10,900 | 130,800 | 134,400 |
| Net Profit (E) [C-D] | | 11,450 | 137,400 | 147,210 |
| Investment Payback | | | 30,000 | 30,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 137,400 | 147,210 |
| 1.3 | Depreciation (Non cash item) | 8,400 | 8,400 |
| 1.4 | Opening Balance of Cash Surplus | | 115,800 |
| | Total Cash Inflow | 195,800 | 271,410 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 50,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 30,000 | 30,000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 115,800 | 241,410 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 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



১৩৯ পেমেন্ট রিভার্স অফারে
প্রতিদায়িত্ব প্রদান ২ জন
রিভার্সকারী জিতুন বিস্মিত

গোল্ড কয়েন

১০০০ টাকা পর্যন্ত
অফার

১০০০ টাকা পর্যন্ত
অফার

রবি

১৩৯ পেমেন্ট রিভার্স অফারে প্রতিদায়িত্ব প্রদান ২ জন রিভার্সকারী জিতুন বিস্মিত

কার
জিতে লাও
পুরস্কার

১০০০ টাকা পর্যন্ত
অফার

টেলিফোন ব্যাট

১০০০ টাকা পর্যন্ত
অফার



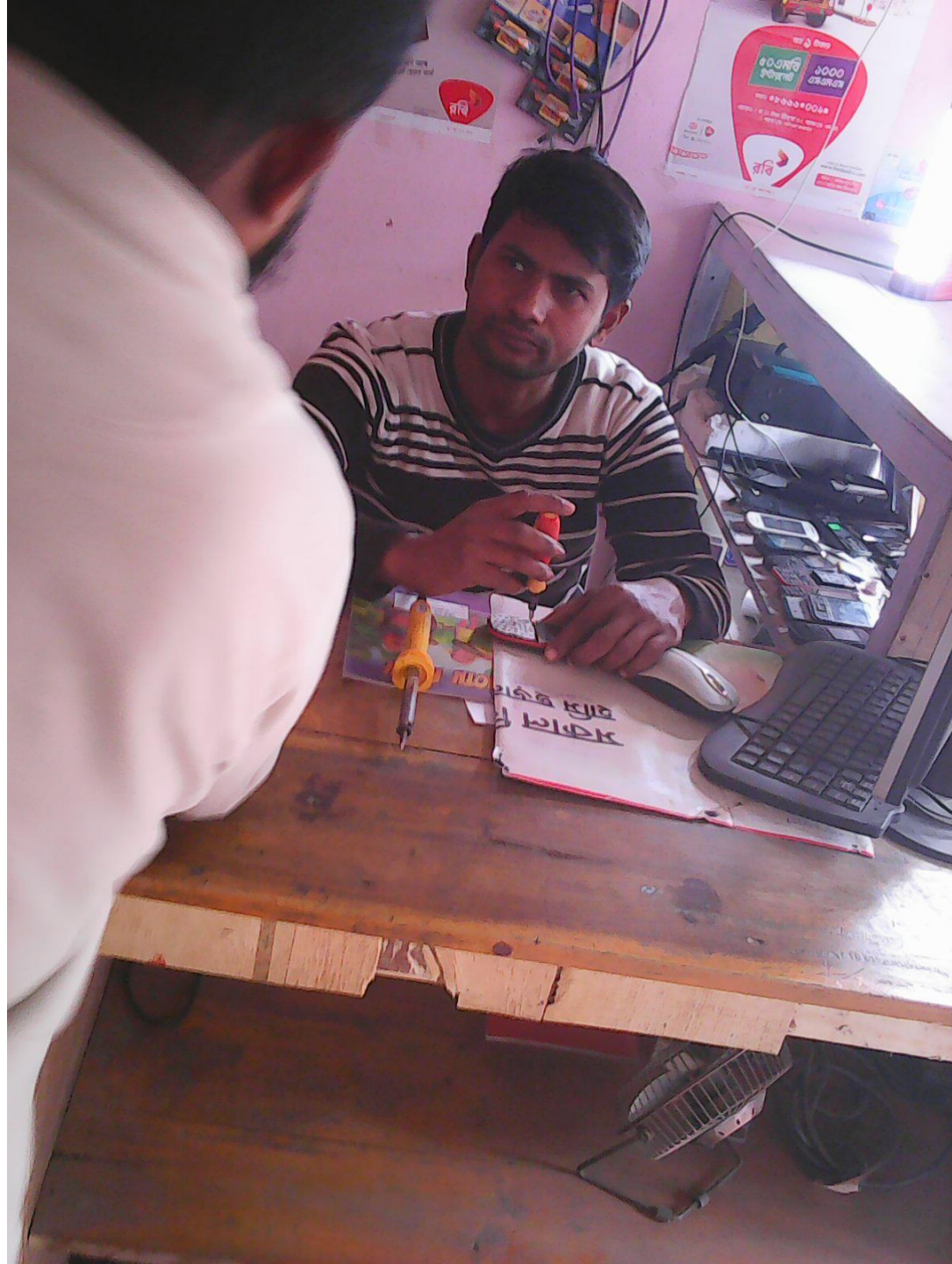


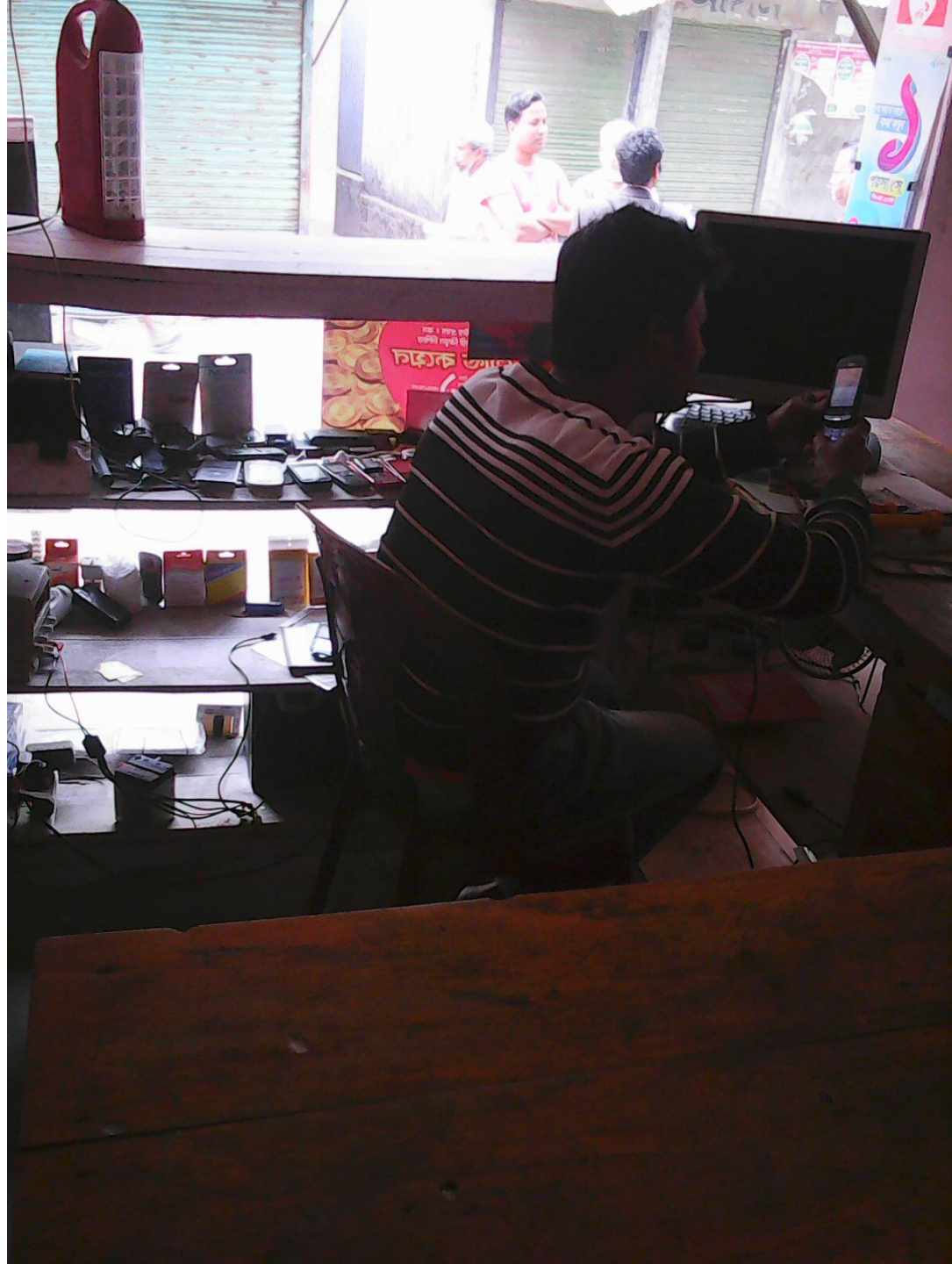












গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

জন্ম সনদ

(জন্ম নিবন্ধন বহিঃসীমিত)

নিবন্ধন বহিঃ নং: ০৫

নিবন্ধন তারিখ: ২৫.০৪.২০১২
দিন মাস বৎসর

সনদ ইস্যুর তারিখ: ২৫.০৪.২০১২
দিন মাস বৎসর

ব্যক্তিগত পরিচিতি নং: ১২৬৪২৫৩৬৫৫০০২৫৬৫৬

নাম: মোঃ সাদুল হক

জন্ম তারিখ: সংখ্যায় (খ্রিঃ): ০১/০৫/১২৬৪ খ্রিঃ লিঙ্গ: নারী পুরুষ

কথায় (খ্রিঃ): এক মে উনিষকত চৌকস

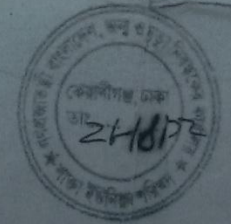
জন্মস্থান: কামত্যা পোয়া, কুহিতপুর, ইউনিয়ন কামত্যা
(ফেবাল) গাজ্জ মাডেল খানার খেলা চোকা

পিতার নাম: মোঃ ইউসুফ আলী জাতীয়তা: বা, বাংলাদেশী

মাতার নাম: সাদিয়া বেগম জাতীয়তা: বা, বাংলাদেশী

স্থায়ী ঠিকানা: কামত্যা পোয়া, কুহিতপুর, ইউনিয়ন কামত্যা
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Hakim
26/8/2012
(প্রস্তুতকারীর স্বাক্ষর ও নামসহ সীল)



M
26/8/2012
(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

আব্দুল হাকিম
সচিব
শাক্তা ইউনিয়ন পরিষদ
কেন্দ্রাশীগঞ্জ, ঢাকা।

নিবন্ধকের কার্যালয়ের সীলমোহর

FAMILY PICTURE

