

Proposed NU Business Name: **MAA MOBILE BAZAAR AND SERVICING**



Project identification and prepared by: MD. Mozaharul Islam,
Bogra Unit, Bogra

Project verified by: MD. Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ZILLUR RAHMAN
Age	:	07-03-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers 4 Sisters
Address	:	Vill: Khamar Kandi, P.O: Jorgacha hat, P.S: Bogra Sadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST MERINA BEGUM
(iii) Father's name	:	LATE IDRIS ALI
(iv) GB member's info	:	Branch: Gabtoli, Centre # 62 (Female), Member ID: 5891; No:07 Member since: 05-05-1998 (19 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 11,000, 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	:	20 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-788124
Mother's Contact No.	:	01795-883937
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MERINA BEGUM joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA MOBILE BAZAAR AND SERVICING
Location	:	Sabgram, Charmatha, Bogra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 100,000/-(from existing business) 50% Required Investment BDT 100,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 8 ft= 112 square ft
Security of the shop	:	BDT 19,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; construction Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Sadar.▪Agreed grace period is 3 months.

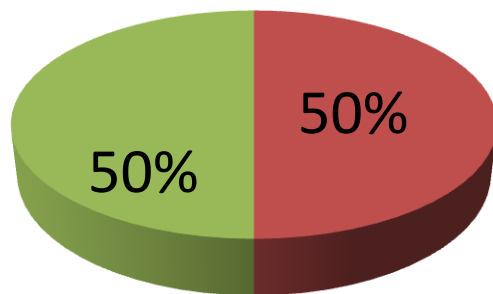
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Item	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Mobile Item	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		600	7,200
Guard		300	3,600
Total fixed Cost (D)		9,400	112,800
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	50	1600	80,000	50	1600	80,000	160,000
Battery	25	220	5,500	25	220	5,500	11,000
Charger	50	60	3,000	50	60	3,000	6,000
Head phone	40	100	4,000	40	100	4,000	8,000
TV Remote	100	75	7,500	100	75	7,500	15,000
Total	265		100,000	265		100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile Item	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Mobile Item	4,250	127,500	1,530,000	1,606,500
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		700	8,400	9,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		2,500	30,000	32,000
Entertainment		600	7,200	8,000
Guard		300	3,600	3,600
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		13,000	156,000	160,100
Net Profit (E) [C-D]		9,500	114,000	123,400
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	114,000	123,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		54,000
	Total Cash Inflow	214,000	177,400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	54,000	117,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 20 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



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FAMILY PICTURE

