

Proposed NU Business Name: **RAKIB MOBILE SALES & SERVICING**



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAKIB HOSSAIN
Age	:	27-5-1997 (19 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Bakra , P.O: Bakra , P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEARA BEGUM
(iii) Father's name	:	MD. A. SALAM
(iv) GB member's info	:	Branch: Solimabad , Centre # 8(Female), Member ID: 1901/1, Group No: 4 Member since: 27-10-2005(11Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT 18680, Outstanding loan: BDT 7956
(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	:	3 years experience in running business. He has লদ training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748929877
Mother's Contact No.	:	01746945246
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 11 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAKIB MOBILE SALES & SERVICING
Location	:	Solimabad mor, C N C Stand
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 230,000/-(from existing business) 74% Required Investment BDT 80,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka, Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

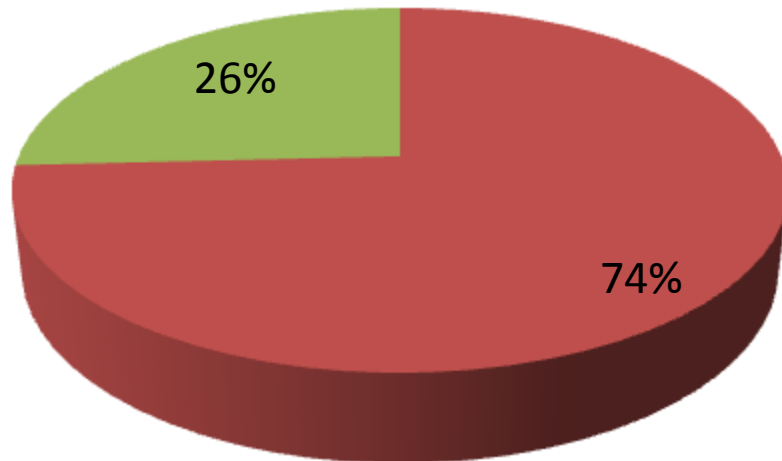
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
mobile accessories	4080	122400	1468800
Total sales (A)	4080	122400	1468800
Less Variable Exp.			
mobile accessories	3468	104040	1248480
Total Variable exp. (B)	3468	104040	1248480
Contribution Margin CM [C= (A-B)]	612	18360	220320
less fixed exp.			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile		300	3600
total fixed cost (D)		10800	129600
Net profit (E) [C-D]		7560	90720

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Multiplug	11	1000	11,000			0	11,000
display	80	600	48,000			0	48,000
Battery	100	200	20,000			0	20,000
Charger	200	80	16,000			0	16,000
paper	100	30	3,000			0	3,000
Headphone	200	60	12,000			0	12,000
casing	200	50	10,000			0	10,000
photocopy machine				1	80000	80,000	80,000
others	200	50	10,000			0	10,000
Security			100,000				100,000
Total	1091		230,000	1		80,000	310,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 80,000
- Total 310,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
mobile accessories	5100	153000	1836000	1927800	2024190
Total Sales (A)	5100	153000	1836000	1927800	2024190
less variable Expenses					
mobile accessories	4335	130050	1560600	1638630	1720562
Total variable Expenses (B)	4335	130050	1560600	1638630	1720562
Contribution Margin (CM)= (A-B)	765	22950	275400	289170	303628.5
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		1000	12000	12000	12000
Transportation		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Mobile		400	4800	4800	4800
Total Fixed Cost		10950	131400	131400	131400
Net Profit (E) (C-D)		12000	144000	157770	172228.5
Investment Payback			32000	32000	32000

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	144,000	157,770	172228.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112,000	237770
	Total Cash Inflow	224000	269770	409998.5
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
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	112,000	237770	377998.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
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









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FAMILY PICTURE

