

Proposed NU Business Name: FEROJ MOBILE SERVICEING



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Chagolnaya Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	GIUSH KAMAL
Age	:	07-02-1982 (35 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 1Son & 01 Daughter
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Poschim Debpur, P.O: Amjad Hat P.S: Chagolnya, Dist: Feni.
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	:	AMIN ULLAH
(iv) GB member's info	:	Branch: Moha maia, Centre # 40 (Female), Member ID: 2976/2, Group No: 03 Member since 01-01-2006/2012 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :Nill-
(v) Who pays GB loan installment	:	No
(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	:	08 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	Raising Cattel
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01977-500262
Mother's Contact No.	:	01812-497526
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FEROJ MOBILE SERVICEING
Location	:	Chadgazi Bot toly Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,20,000/-(from existing business) 79% Required Investment BDT 60,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪He run his shop like as mobile serviceing.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Average 35 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

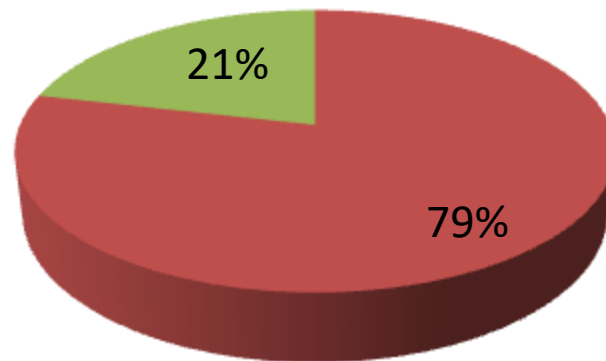
Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Napa ExtraSargel,Opigel,Calciam, Napa-500ETC	1200	36000	432000
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Napa ExtraSargel,Opigel,Calciam, Napa-500ETC	780	23400	280800
Total Variable Expense	780	23400	280800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		50	600
Mobile Bill		300	3600
Total Fixed Cost (D)		9350	112200
Net Profit (E)= [C-D]		3250	39000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Charger	100	60	6,000	250	60	15,000	21,000
Charget Light	30	80	2,400			0	2,400
Multiplug	20	150	3,000	30	150	4,500	7,500
Computer Box	10	1,200	12,000	20	1,200	24,000	36,000
Charger Fan	15	1,700	25,500			0	25,500
TV	4	2,500	10,000			0	10,000
Security			100,000			0	100,000
Others			61,100			16,500	77,600
	179	5690	220,000	300	1410	60000	280000

Source of Finance



- Entrepreneur's Contribution
220,000
- Investor's Investment 60,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Napa ExtraSargel,Opigel,Calciam, Napa-500ETC	1500	45000	540000	567000	595350
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Napa ExtraSargel,Opigel,Calciam, Napa-500ETC	975	29250	351000	368550	386978
Total Variable Expense	975	29250	351000	368550	386978
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1500	18000	18300	18600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9350	112200	112780	113369
Net Profit (E)= [C-D]		6400	76800	80640	84672
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52800	109440
	Total Cash Inflow	136,800	133,440	194,112
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	52,800	109,440	170,112

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

