

## Proposed NU Business Name: **ENGEL MOBILE CARE**



Project identification and prepared by: MD. Nurul Islam  
Kaliyakair

Project verified by: Md.Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.ANOWAR HOSSIAN</b>
Age	:	05-05-1983 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brothers,1sisters
Address	:	Vill: Taltoli P.O: Bashtoli P.S: Kaliyakair Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD.SHAHIDUL ISLAM</b>
(iv) GB member's info	:	Branch :Boroibari Kaliyakair Centre 76 (Female), Member ID: 7065, Group No: 08 Member since: 15-01-1988(27 years) First loan: BDT 2,500
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: Nill
(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.)	:	Yes
Business Experiences and Training Info	:	5 experience in running business.5 Years in own business She has 2 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766505150
Family's Contact No.	:	01684699229
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliyakair Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 27 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

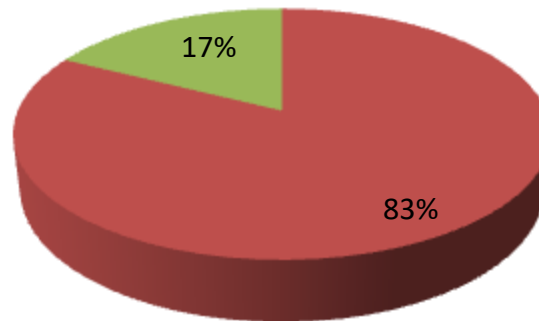
Business Name	:	<b>ENGEL MOBILE CARE</b>
Location	:	Safipur Bazar,Kaliyakair,Gazipur
Total Investment in BDT	:	BDT 3,43,000/-
Financing	:	Self BDT 2,83,000/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 09 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Mobile,Charger,Battery ,Memory, Bluetooth, e.t.c.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile,Charger,Battery ,Memory, Bluetooth, e.t.c	5300	159000	1908000
		0	0
Total Sales(A)	5300	159000	1908000
Less Variable Expense (B)			0
Mobile,Charger,Battery ,Memory, Bluetooth, e.t.c	4770	143100	1717200
Total Variable Expense	4770	143100	1717200
Contribution Margin (CM) [C=(A-B)]	530	15900	190800
Less Fixed Expense			
Rent		3000	36000
Electric Bill		500	6000
Transportation		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		11200	134400
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Battery	150	300	45,000	15	230	3,450	48,450
Charger	300	80	24,000	57	80	4,560	
Mobile	100	800	80,000	47	800	37,600	
Memory	50	400	20,000	41	175	7,175	27,175
Bluetooth	25	350	8,750	20	350	7,000	15,750
			0			0	0
Others			5,250			215	5,465
			0			0	0
Security			100,000			0	100,000
			0			0	0
	128	1930	283,000	180	1635	60,000	343000

### Source of Finance



- Entrepreneur's Contribution  
283,000
- Investor's Investment  
60,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Mobile,Charger,Battery ,Memory, Bluetooth, e.t.c	5300	159000	1908000	2003400	2103570
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5300</b>	<b>159000</b>	<b>1908000</b>	<b>2003400</b>	<b>2103570</b>
<b>Less Variable Expense (B)</b>					
Mobile,Charger,Battery ,Memory, Bluetooth, e.t.c	<b>4770</b>	<b>143100</b>	<b>1717200</b>	1803060	<b>1893213</b>
<b>Total Variable Expense</b>	<b>4770</b>	<b>143100</b>	<b>1717200</b>	<b>1803060</b>	<b>1893213</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>530</b>	<b>15900</b>	<b>190800</b>	<b>200340</b>	<b>210357</b>
<b>Less Fixed Expense</b>					
Rent		3000	36000	36000	36000
Electric Bill		500	6000	6300	6600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>11200</b>	<b>133200</b>	<b>134800</b>	<b>136460</b>
<b>Net Profit (E)= [C-D]</b>		<b>4700</b>	<b>56400</b>	<b>59220</b>	<b>62181</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	56,400	59220	62181
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		32400	67620
	<b>Total Cash Inflow</b>	<b>116,400</b>	<b>91,620</b>	<b>129,801</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>32,400</b>	<b>67,620</b>	<b>105,801</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 5 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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Advertisement for SYMPHONY mobile phones. The ad features the SYMPHONY logo and the text "फायरफोन्स फॉर फायरफोन" (Fire Phones for Fire Phones). It also includes the phone number "1800 100 1000" and an image of three smartphones.



# FAMILY PICTURE

