

Proposed NU Business Name: **AMIR MOBILE GALLERY**

Project identification and prepared by: Md . Sahjamal Sirazi
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHMAN
Age	:	08-05-1988(28 Years)
Education, till to date	:	M B A
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Fulbari, P.O: Dhopapara , P.S: Puthia, Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ROHIMA BEGUM
(iii) Father's name	:	MD. AMIR ALI
(iv) GB member's info	:	Branch: Zeupara , Puthia, Centre # 80 (Female), Member ID: 7783/2, Group No: 02 Member since: 2001 (16Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Fathers
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-281872
Mother's Contact No.	:	01740-483405
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHIMA BEGOM joined Grameen Bank since 16 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

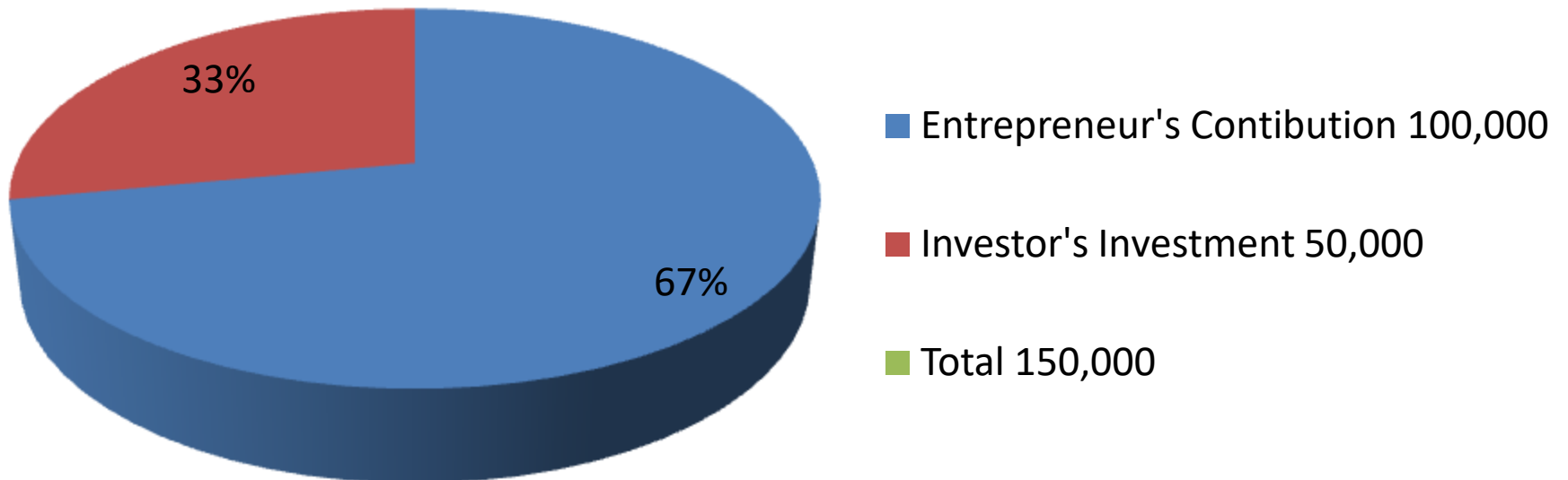
Business Name	:	AMIR MOBILE GALLERY
Location	:	Puthia Bazaar, Puthia ,Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Battery, Charger etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Phone & Others	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Mobile Phone & Others	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
Servicing Income	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		200	2,400
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile(50x1,500)	75,000	30,000	105,000
Charger (50 x 80)	4,000	10,000	14,000
Battery (100 x200)	20,000	10,000	30,000
Others	1,000	0	1,000
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDI)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Mobile Phone & Others	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Mobile Phone & Others	2,700	81,000	972,000	1020,600	1071,630
Total variable Expense (B)	2,700	81,000	972,000	1020,600	1071,630
Servicing Income	200	6,000	72,000	72,000	72,000
	300	9,000	108,000	113,400	119,070
Contribution M.(CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		700	8,400	8,820	9,261
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Guard		200	2,400	2,400	2,400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		500	6,000	6,300	6,615
Total Fixed Cost		7,300	87,600	88,500	89,445
Net Profit (E) [C-D]		7,700	92,400	100,500	109,005

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	50,000		
1.2	Net Profit	92,400	100,500	109,005
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		72,400	80,500
	Total Cash Inflow	142,400	172,900	189,505
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	72,400	152,900	169,505

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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