

Proposed NU Business Name: **STR SERVICING CENTER**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMEDNUR ULLA SUMON
Age	:	23-12-1984 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Sone, 02 daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Lokhyara ; P.O: Lokhyara ; P.S: Feni Sadar ; 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	:	MONJURA BEGUM
(iii) Father's name	:	ARSADULLA
(iv) GB member's info	:	Branch:, Centre # 38 (Female), Member ID: 2028, Group No: 09 Member since: 1995-2001 (06 Years) First loan: BDT 5,000/- Existing loan: BDT 5,000 Outstanding loan: BDT 0
Further Information:		
(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	:	years experience in running business. 016Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Yes
Entrepreneur Contact No.	:	01854-889093
Family's Contact No.	:	01859-577394
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONJURA BEGUM joined Grameen Bank since 6 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	STR SERVICING CENTER
Location	:	Lokhyara Bazar,Feni.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; TV Parts, Mobile parts, etc▪Average 100% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni, Dhaka.▪Agreed grace period is 3 months.

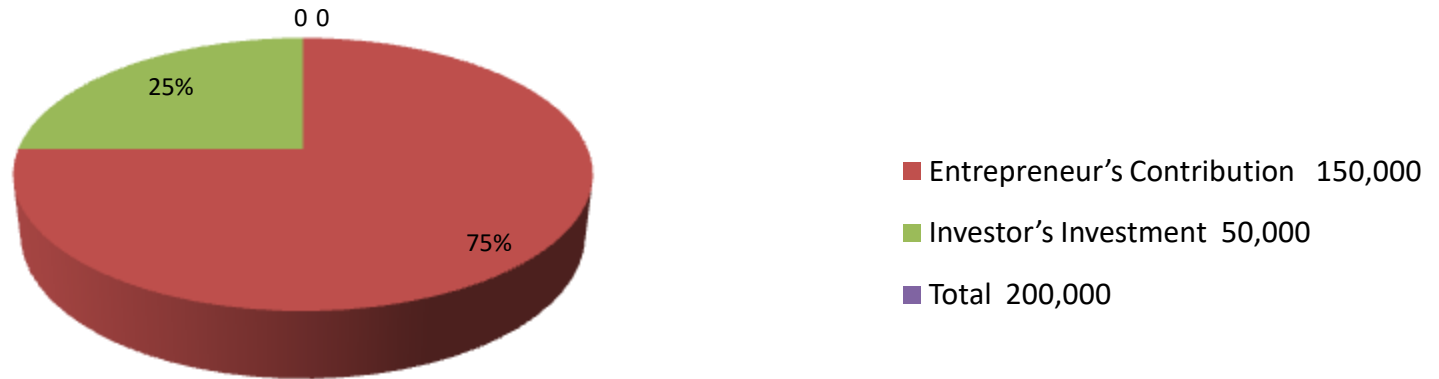
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Air Condition, Refrigerator, Parts etc	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less Variable Expense			
Air Condition, Refrigerator, Parts etc	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000
Less Variable Expense			
Rent		500	6,000
Electricity bill		500	6,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		150	1,800
Mobile bill		500	6,000
Total fixed cost (D)		7,150	85,800
Net Profit (E)= [C-D]		22,850	274,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
TV	15	5000	75,000	0	0	0	75,000
light	30	2000	60,000	0	0	0	60,000
Mobile accessories	0	0	10,000	0	0	0	10,000
TV Cerkit	0	0	30,000	40	1200	48,000	78,000
Speker	5	1500	7,500	0	0	0	7,500
Stublizer	2	1500	3,000	0	0	0	3,000
Tools	0	0	20,000	0	0	2,000	22,000
Others	0	0	12,000	0	0	0	12,000
Total	52	10000	150000	40	1200	50,000	200000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Air Condition, Refrigerator, Parts etc	1,500	45,000	540000	567000
Total Sales (A)	1,500	45,000	540000	567000
Less Variable Expense				
Air Condition, Refrigerator, Parts etc	0	0	0	0
Total variable Expense (B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540000	567000
Less Variable Expense				
Rent		500	1,500	1,500
Electricity bill		1000	12,000	12,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		5,000	60,000	60,000
Entertainment		500	6,000	6,000
Guard		150	1,800	1,800
Mobile bill		700	8,400	8,600
Total fixed cost (D)		12,850	154,200	150,400
Net Profit (E)= [C-D]		32,150	385,800	416,600
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	385,800	416,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		355,800
	Total Cash Inflow	435,800	772,400
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	355,800	742,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 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













FAMILY PICTURE

