

Proposed NU Business Name: NAIMA MOBILE MEDIA

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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | SUJON BAPARI |
| Age | : | 01-01-1986 (31Years) |
| Education, till to date | : | 8 |
| Marital status | : | married |
| Children | : | -01 DAUGHTERT |
| No. of siblings: | : | - 01 Brother 01 Sister |
| Address | : | Vill: Dohar, P.O:Dohar P.S: Dohar, Dist: Dohar |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | RASEDA BEGUM |
| (iii) Father's name | : | LATE: MOBAROK BAPARI |
| (iv) GB member's info | : | Branch : Megula, Centar: 31 (Female), Member ID: 2834/3 , Group No: 03 Member since: 1996-2017(21 years) First loan: BDT 5000 |
| Further Information: | | Existing loan: BDT 30000, Outstanding Loan:0 |
| (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.) | : | No |
| Business Experiences and Training Info | : | 05 experience in running business. 04 Experience in own business |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01982-244329 |
| Family's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rashida Begum joined Grameen Bank since 21 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

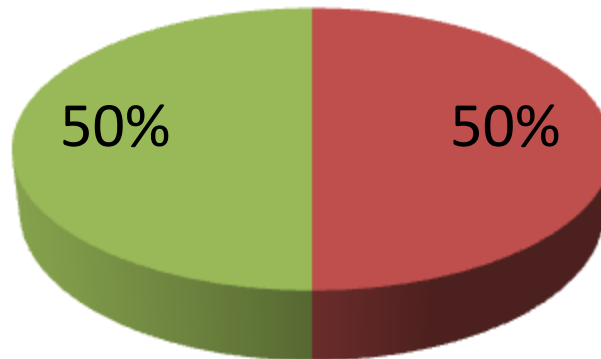
| | | |
|---|---|--|
| Business Name | : | NAIMA MOBILE MEDIA |
| Location | : | Dohar bazar. |
| Total Investment in BDT | : | BDT 100,000/- |
| Financing | : | Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity)50% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 32 ftx 09 ft=288 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –charger, Battery, Head Phone items.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months. |

Existing

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue (Sale) | | | |
| Charger, Head Phone, Battery , Mobile ETC | 1800 | 54000 | 648000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 1800 | 54000 | 648000 |
| Less Variable Expense (B) | | | 0 |
| Charger, Head Phone, Battery , Mobile ETC | 1350 | 40500 | 486000 |
| Total Variable Expense | 1350 | 40500 | 486000 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 |
| Less Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electric Bill | | 500 | 6000 |
| Transportation | | 1000 | 12000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Total Fixed Cost (D) | | 8400 | 100800 |
| Net Profit (E)= [C-D] | | 5100 | 61200 |

| Investment Breakdown | | | | | | | |
|----------------------|----------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Existing | | | Proposed | | | |
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| charger | 100 | 120 | 12,000 | 100 | 120 | 12,000 | 24,000 |
| Battary | 100 | 100 | 10,000 | 100 | 100 | 10,000 | 20,000 |
| Headphone | 100 | 120 | 12,000 | 100 | 100 | 10,000 | 22,000 |
| Cover | 100 | 100 | 10,000 | | | 0 | 10,000 |
| Others | | | 6,000 | | | 18,000 | 24,000 |
| Security | | | 10,000 | | | 0 | 10,000 |
| | | | | | | 0 | 0 |
| | 400 | 440 | 50000 | 300 | 320 | 50000 | 100000 |

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Charger, Head Phone, Battery , Mobile ETC | | | | | |
| | 2300 | 69000 | 828000 | 869400 | 912870 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 2300 | 69000 | 828000 | 869400 | 912870 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 1725 | 51750 | 621000 | 652050 | 684653 |
| Total Variable Expense | 1725 | 51750 | 621000 | 652050 | 684653 |
| Contributon Margin (CM) [C=(A-B)] | 575 | 17250 | 207000 | 217350 | 228218 |
| Less Fixed Expense | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 1000 | 12000 | 12600 | 13230 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 8400 | 100800 | 101800 | 102830 |
| Net Profit (E)= [C-D] | | 8850 | 106200 | 111510 | 117086 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 106,200 | 111510 | 117085.5 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 86200 | 177710 |
| | Total Cash Inflow | 156,200 | 197,710 | 294,796 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 86,200 | 177,710 | 274,796 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill :5 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