

## Proposed NU Business Name: **PURNIMA MOBILE**



Project identification and prepared by: Ramendra Nath Halder  
Sonagazi, Feni

Project verified by: Susanto Kumar Biswas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SHUMON DEV NATH</b>
Age	:	01/02/1983 ( 35Years)
Education, till to date	:	Class-6
Marital status	:	Married
Children	:	01 Sons 01 Daughter
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Sofor pur P.O: Ahmed pur, P.S: Sonagazi, 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	:	<b>PHAKI BALA BOYSNOB</b>
(iii) Father's name	:	<b>NARAYAN BOSTON</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 3/(Female), Member ID:1062, Group No: 01 Member since: 01-09-1992 (25 Years) First loan: BDT 3,000/- Existing loan: BDT 2,20,000/- Outstanding loan: BDT 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 Years Experience 08 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01824-248680
Mother's Contact No.	:	01852-203230
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PAKHI BALA BOSTON** joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

## Proposed Nobin Udyokta Business Info

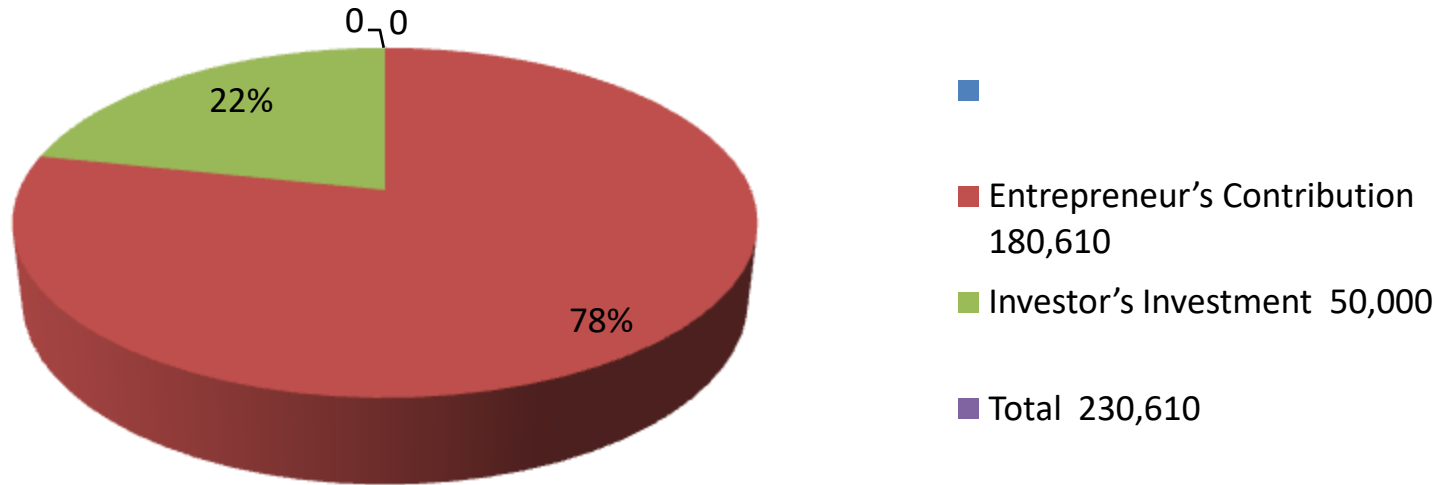
Business Name	:	<b>PURNIMA MOBILE</b>
Location	:	Samcul Haque Compani Market,Miear Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,30,610/-
Financing	:	Self BDT 1,80,610/- (From Existing Business) 78% Required Investment Bdt,50,000(as Equity) 22%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Balb,Holder,Shoket,Swice,Bord&amp; Others.</li><li>▪Average 10% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Balb,Holder,Shoket,Swice,Bord& Others	7000	210000	2520000
<b>Total Sales(A)</b>	<b>7000</b>	<b>210000</b>	<b>2520000</b>
<b>Less Variable Expense (B)</b>			0
Balb,Holder,Shoket,Swice,Bord& Others	6300	189000	2268000
<b>Total Variable Expense</b>	<b>6300</b>	<b>189000</b>	<b>2268000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Less Fixed Expense</b>			
Rent		1800	30000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>
<b>Net Profit (E)= [C-D]</b>		<b>12000</b>	<b>144000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Balb	1	3,500	3,500	0	0	0	3,500
Electric Produc	0	0	20,000	0	0	25,000	45,000
Mobile parts	0	0	20,000	0	0	0	20,000
Bekash	0	0	20,000	0	0	15,000	35,000
mobile Lode	0	0	10,000	0	0	10,000	20,000
Others	0	0	7,110	0	0	0	7,110
Secqurity	0	0	100,000	0	0	0	100,000
<b>Total</b>	<b>1</b>	<b>3500</b>	<b>180,610</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>230,610</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Balb,Holder,Shoket,Swice,Bord& Others.	10000	300000	3600000	3780000	3969000
0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales(A)</b>	<b>10000</b>	<b>300000</b>	<b>3600000</b>	<b>3780000</b>	<b>3969000</b>
<b>Less Variable Expense (B)</b>					
Balb,Holder,Shoket,Swice,Bord& Others.	<b>9000</b>	<b>270000</b>	<b>3240000</b>	3402000	<b>3572100</b>
<b>Total Variable Expense</b>	<b>9000</b>	<b>270000</b>	<b>3240000</b>	<b>3402000</b>	<b>3572100</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		1800	21600	21600	21600
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>	<b>108400</b>	<b>108800</b>
<b>Net Profit (E)= [C-D]</b>		<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	252,000	264600	277830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		232000	476600
	<b>Total Cash Inflow</b>	<b>302,000</b>	<b>496,600</b>	<b>754,430</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>232,000</b>	<b>476,600</b>	<b>734,430</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0  
Others:10 Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Samsul Haque Company  
Market, Miar Bazar, Sonagazi, Feni..  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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