

Proposed NU Business Name: **SOZOL MOBILE CENTURE**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	DEBASHIS SINGHA
Age	:	25-09-1992 (23 Years)
Education, till to date	:	Class: HSC
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	01 Brother
Address	:	Vill.Adomdighi P.O: Adomdiggi,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI RULI RANI SHING
(iii) Father's name	:	SREE SUNIL CHANDRA SHING
(iv) GB member's info	:	Branch:Adomdighi, Centre # 63(Female), Member ID 8123, Group No: 08 Member since: 01-01-1997 (15Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT: 10,000/-, Outstanding loan: BDT 3840/-
(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	:	02 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-407406
Mother's Contact No.	:	01718-789897
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI RULI RANI SHING joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOZOL MOBILE CENTURE
Location	:	: Adomdhighi, Bogra
Total Investment in BDT	:	BDT 255,400/-
Financing	:	Self BDT 225,400/-(from existing business) 88% Required Investment BDT 30,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 3 ft=15 ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fish, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

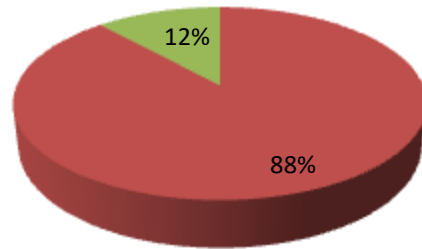
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	10000	300000	3600000
Total Sales (A)	10000	300000	3600000
Less Variable Expense		0	0
	9,500	285000	3420000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		1,200	14400
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
		0	0
Total fixed cost (D)		6,900	82800
Net Profit (E)= [C-D]		8,100	97200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Charjar	50	100	5,000	100	100	10,000	15,000
Batari	20	300	6,000	50	300	15,000	21,000
Sim	20	100	2,000				2,000
Mobile Case	100	50	5,000	100	50	5,000	10,000
Remote	100	100	10,000	100			10,000
Balp	20	270	5400				5,400
headphone	20	100	2,000				2,000
bkash			40,000				40,000
Security			150,000				150,000
Total			225,400			30000	255,400

Source of Finance



- Entrepreneur's Contribution 225,400
- Investor's Investment 30,000
- Total 255,400

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	15,000	450000	5400000	5670000	5953500
Total Sales (A)	15,000	450000	5400000	5670000	5953500
Less Variable Expense		0	0	0	0
	14,250	427500	5130000	5386500	5655825
Total variable Expense (B)	14,250	427500	5130000	5386500	5655825
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675
Less Variable Expense			0	0	0
Rent		1,200	14400	15120	15876
Electricity bill		200	2400	2520	2646
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,900	82800	86940	91287
Net Profit (E)= [C-D]		15,600	187200	196560	206388
Investment Payback			12,000	12,000	12000

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

SR#	<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	30,000		
1.2	Net Profit	187200	196560	206388
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		171,200	351,760
	Total Cash Inflow	227,200	367,760	558,148
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12000	12,000
3	Net Cash Surplus	171,200	351760	542148

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Adomdighi, Bogra

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

