

Proposed NU Business Name: **SADIKUL MOBILE SERVECING CENTRE**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SADIKUL ISLAM
Age	:	07/08/1988(19Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	4 Brother 2 Sister
Address	:	Vill: Achuavata,P.O:Mohishalbari, P.S: Godagari, 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. SHABANUR BEGUM
(iii) Father's name	:	MD. RABIUL ISLAM
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #62(Female), Member ID:5405/1 , Group No:04 Member since:2006-2012, New First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan:20760
(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	:	14years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01734196806
Father's Contact No.	:	01883480026
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHABANUR BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SADIKUL MOBILE SERVECING CENTRE
Location	:	Achuavata, Mohishalbari, Godagari, Rajshahi
Total Investment in BDT	:	BDT 116000/-
Financing	:	Self BDT 66000/- (from existing business) 57% Required Investment BDT 50,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12ft x 10ft = 120 square ft
Security of the shop	:	8000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Charger, Battery, Memory, Headphone, Glasspaper, etc▪ The business is operating by entrepreneur. Existing no employees.▪ The farm is Rent.▪ Collects goods from Chapainobabgong.▪ Agreed grace period is 3 months.

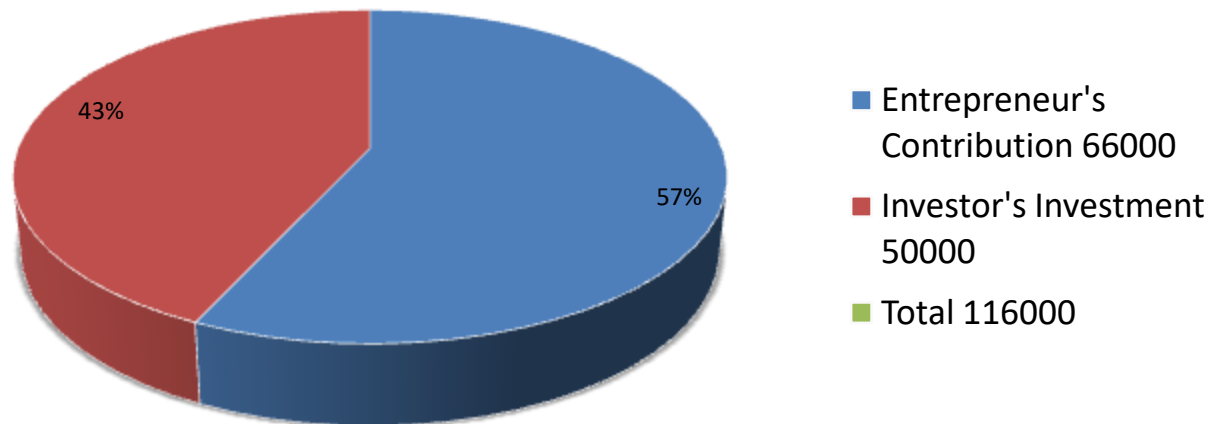
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Charger, Betarry,Memory, Headphone,Glasspaper,etc	600	18000	216000
Total Sales (A)	600	18000	216000
Less. Variable Expense			
Charger, Betarry,Memory, Headphone,Glasspaper,etc	50	1500	18000
Total Variable Expense (B)	50	1500	18000
Contribution Margin(CM) [C=(A-B)]	550	16500	198000
Less. Fixed Expense			
Rent		1300	15600
Electricity Bill		400	4800
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		500	6000
Food/other		100	1200
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		7500	90000
Net Profit (E) [C-D]		9000	108000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Charger	7500	15000	22500
Battary	12500	25000	37500
Memory	7000	7000	14000
Headphone	6000	0	6000
Glass Paper	8000	0	8000
MP3 Box	2000	0	2000
Card Reader	2000	0	2000
Converter	1000	0	1000
Nokia Softawre Box	20000	0	20000
Others	0	3000	3000
Total	66000	50000	116000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Charger, Betarry,Memory, Headphone,Glasspaper,etc	800	24000	288000	302400	317520
Total Sales (A)	800	24000	288000	302400	317520
Less. Variable Expense					
Charger, Betarry,Memory, Headphone,Glasspaper,etc	100	3000	36000	37800	39690
Total Variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less. Fixed Expense					
Rent		1300	15600	15600	15600
Electricity Bill		400	4800	5100	5400
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6300	6600
Food		100	1200	1200	1200
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		7500	90000	90900	91800
Net Profit (E) [C-D]		13500	162000	173700	186030
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	162000	173700	186030
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		142000	295700
	Total Cash Inflow	212000	315700	481730
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	142000	295700	461730

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Achuavata,
Mohishalbari,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

