

Rada Madhob Mobile Servicing & Sales



Project by-Zoton Sutradhar

**Madhobpur Unit
Area 4**

GRAMEEN TRUST



**Identified By - Md. Shakil Ahmed
Verified by- Md. Ruhul Amin**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Zothon Sutradhar
Age	:	01 Jan -1987 (29 Years)
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	03 Brothers 03 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Minoti Sutradhar
(iii) Father's name	:	Rate Sutradhar
(iv) GB member's info	:	Branch: Adaoair .Centre : 7/m Group no:60/m Loanee no.4911/1 Member since:2008 First loan:10,000
Further Information:		Existing loan: 1,00,000 Outstanding: 41,000
(v) Who pays GB loan installment	:	N/U Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Degree

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Mobile Servicing & Sales
Initial Investment	:	26,000
Trade License		01450-00 (2017-2018)
Business Experience And Training Info	:	13 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01754699399
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother.. has been a member of Grameen Bank since 2008-2017 (08 years). At first She took 10,000 taka from GB. GB Borrower invested GB Loan in her Father.. work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rada Madhob Mobile Servicing & Sales
Address/ Location	:	Madhobpur Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	8,52,000
Financing	:	Self BDT- 7,92,000 /-(from existing business) 93% Required Investment BDT-60,000 /-(as equity) 7%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		15%
(i)% of present gross profit margin	:	15%
(ii) Estimated %of proposed gross profit margin		
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-3,32,000 Furniture-60,000 Shop Advance- 4,00,000	7,92,000		7,92,000
<u>Proposed items:</u>		60,000	60,000
Total Capital	7,92,000	60,000	8,52,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Mobile	200	2,50,000
Battery	100	15,000
Mobile Cover	150	9,000
Charger	80	10,000
Head Phone	80	8,000
Computer	02	40,000
Total Present Stock		3,32,000

Proposed items		
Product Name	Unit (Quantity)	Amount
Mobile		60,000
Total Proposed items		60,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	10,000	3,00,000	36,00,000
<i>Less: Cost of sales (B)</i>	8,500	2,55,000	30,60,000
Profit (C) [C=(A-B)]	1,500	45,000	5,40,000
Gross Profit			
<i>Less: Operating Costs</i>			
Electricity bill		1,000	12,000
Internet bill		1,000	12,000
Janarator bill		500	6,000
Night guard bill		100	1,200
Shop Rent		6,500	78,000
Mobile bill		500	6,000
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (0)			
Conveyance or Transport		500	6,000
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(60,000)*10%		500	6,000
<i>Total Operating Cost (F)</i>		18,100	2,17,200
Net Profit (E-F):		26,900	3,22,800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	10,500	3,15,000	37,80,000	11,000	3,30,000	39,60,000
<i>Less: Cost of Sale (B)</i>	8,925	2,67,750	32,13,000	9,350	2,80,500	33,66,000
Profit (A-B)=(C)	1,575	47,250	5,67,000	1,650	49,500	5,94,000
Gross Profit						
<i>Less: Operating Costs</i>						
Electricity bill		1,000	12,000		1,100	13,200
Internet bill		1,000	12,000		1,000	12,000
Janarator bill		500	6,000		500	6,000
Night guard bill		130	1,560		150	1,800
Shop Rent		6,500	78,000		6,500	78,000
Mobile bill		550	6,600		600	7,200
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Conveyance or Transport		600	7,200		700	8,400
Others (fees, Entertainment, TL renewal)		550	6,600		600	7,200
Non Cash Item:						
Depreciation Expenses(60,000*10%)		500	6,000		500	6,000
Total Operating Cost		18,330	2,19,960		18,650	2,23,800
Net Profit (C-D) = (E)		28,920	3,47,040		30,850	3,70,200
GT payback			36,000			36,000
Retained Income:			3,11,040			3 34,200

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	3,47,040	3,70,200
1.3	Depreciation (Non cash item)	6,000	6,000
1.4	Opening Balance of Cash Surplus		3,17,040
	Total Cash Inflow	4,13,040	6,40,080
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	3,17,040	6,04,080

SWOT ANALYSIS

STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire




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 Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 ফটো

নাম: মিনতী সূত্রধর


Name: MINOTI SUTRADHAR

স্থানী: রত্নি রঞ্জন সূত্রধর


মাতা: কিরবাজা সূত্রধর


Date of Birth: 01 Jan 1970

ID NO: 36177177072315-



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খানে যাবতীয় মোবাইল সেট ও মোবাইল
সামগ্রী, পাইকারী ও খুচরা বিক্রয়।



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you!