

Proposed NU Business Name: **Ma Mobile Servicing Payel Watch Co.**



Project identification and prepared by: S.M. Habibullah,
Jamurki Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Jibon Munshi
Age	:	14-05-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Dauther.
No. of siblings:	:	1 Brother& 1 Sister.
Address	:	Vill:Pakulla ,P.O: Jamurki ,P.S:Mirzapur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Shobita Rani Munshi
(iii) Father's name	:	Pran Krishna Munshi
(iv) GB member's info	:	Branch: Jamurki, Centre #6 (Male), Member ID:1525/1 , Group No: 07 Member since: 12-11-1994 (23 Years) First loan: BDT = 5,000/- Last Loan = 1,00,000/-
Further Information:	:	Outstanding loan:= 86,800/-
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	12 years of business experience.
Own Business and	:	08 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01680-515143
Family's Contact No.	:	01745-417882
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Pran Krishna Munshi joined Grameen Bank since 23 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

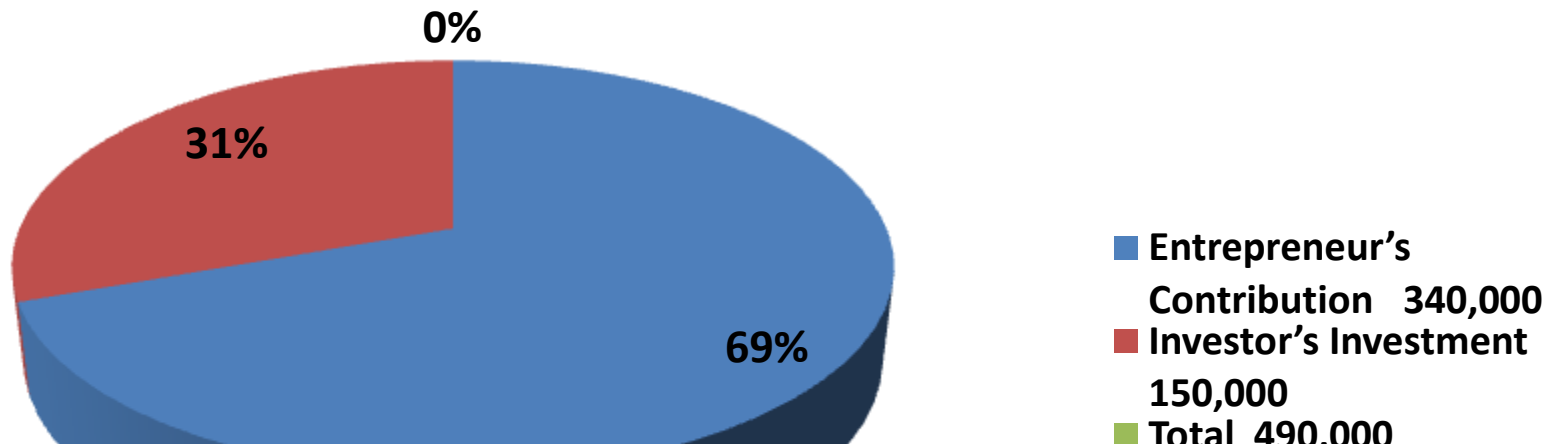
Business Name	:	Ma Mobile Servicing Payel Watch Co
Location	:	Pakulla Bazar, Jamurki, Mirzapur, Tangail.
Total Investment in BDT	:	BDT 4,90,000/-
Financing	:	Self BDT 3,40,000/- (from existing business) 69% Required Investment BDT 1,50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x10 ft= 150 square ft
Security of the shop	:	BDT 2,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; etc.▪Average 10 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is rented .▪Collects goods from Tangail..▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Mobile cover,Hand watch,Clock etc.	3000	90000	1080000
Servicing	300	9000	108000
Total Sales (A)	3300	99000	1188000
Less. Variable Expense			
Mobile cover,Hand watch,Clock etc.	2700	81000	972000
Total variable Expense (B)	2700	81000	972000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less. Fixed Expense			
Rent		2500	30000
Electricity Bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Graud Bill		100	1200
Generator Bill		100	1200
Mobile Bill		300	3600
Total fixed Cost (D)		9800	117600
Net Profit (E) [C-D]		8200	98400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Sun glass	100	150	15,000	Sun glass	300	150	45,000	60,000
Calculator	30	200	6,000	Calculator	75	200	15,000	21,000
hand watch	100	200	20,000	hand watch	200	200	40,000	60,000
mobile cover	70	100	7,000	walclock	150	200	30,000	37,000
back cover	50	40	2,000	Mobile	20	1000	20,000	22,000
headphone	20	100	2,000				0	2,000
mobile battery	20	200	4,000				0	4,000
walclock	20	200	4,000				0	4,000
			0				0	0
			0				0	0
Machineries			75000				0	75,000
OTHERS			5000				0	5,000
SECURITY			200000				0	200,000
TOTAL			340,000				150,000	490,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile cover,Hand watch,Clock etc.	4800	144000	1728000	1814400	1905120
Servicing	300	9000	108000	113400	119070
Total Sales (A)	5100	153000	1836000	1927800	2024190
Less. Variable Expense		0			
Mobile cover,Hand watch,Clock etc.	480	14400	172800	181440	190512
Total variable Expense (B)	480	14400	172800	181440	190512
Contribution Margin (CM) [C=(A-B)]	780	23400	280800	294840	309582
Less. Fixed Expense					
Rent		2500	30000	30000	30000
Electricity Bill		500	6000	6300	6600
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Graud Bill		100	1200	1200	1200
Generator Bill		100	1200	1200	1200
Mobile Bill		300	3600	3700	3800
Total fixed Cost (D)		9800	116400	117400	118430
Net Profit (E) [C-D]		13600	163200	171360	179928
Investment Pay Back			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	163,200	171360	179928
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103200	214560
	Total Cash Inflow	313,200	274,560	394,488
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	103,200	214,560	334,488

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01` Others:0
Experience & Skill : 12 Years
Own Business : 08 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

কানাই বলাই জয়তুঃ

পায়েল ওয়াচ এন্ড মোবাইল সার্ভিসিং

মেইন রোড, পাকুলিয়া বাজার, মিরজাপুর, টাঙ্গাইল। মোবাইলঃ ০১৭৪৫-৪১৭৮৮২

প্রোঃ জীবন কু
এখানে ঘড়ি, চশমা,
বিক্রয় ও মেরামত করা
মোবাইল সার্ভিসিং করা হয়

পার্স
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মে
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প্রোঃ জীবন কু









NOKIA

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System Data



গ্রামীণ ব্যাংক

৩৪৯

মহজ খানের দাশবই

নাম প্রান্তকুমার স্বর্গীন্দ্র ৩৫২৫/১
০৭

কেন্দ্রের নাম সারকুলার হাট

শাখা জামুদী মিরজাপুর শাখা



গ্রামীণ ব্যাংক

আমুদী বিক্রীপুর শাখা

সহজ ঋণের পাশ বই

নাম সুব্রত কুমার

জমী নং ৩৫২৫/১

ক্রম নং ০১

কেন্দ্র নং ৬/৯

কেন্দ্রের নাম

বই ইস্যুর তারিখ ২৫/১১/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর [স্বাক্ষর]

FAMILY PICTURE

