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 (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father Shobita Rani Munshi Pran Krishna Munshi Branch: Jamurki, Centre #6 (Male), Member ID:1525/1 , Group No: 07 Member since: 12-11-1994 (23 Years) First Ioan: BDT = 5,000/- Last Loan = 1,00,000/-						
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, etc	: :	Outstanding loan:= 86,800/- No 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

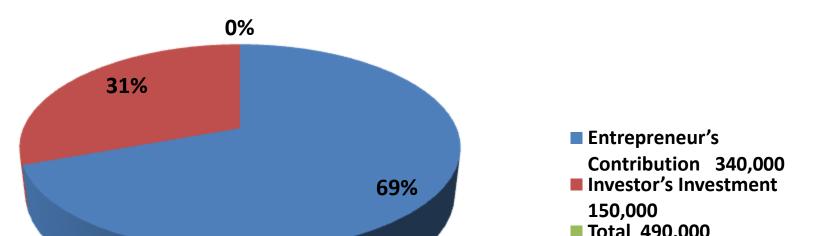
Pran Krishna Munshi joined Grameen Bank since 23 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Propo	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	:	 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		Existin	g	Particulars		Proposed							
Particulars	Quantity	Price	Unit Price	2	Quantity	Price	Unit Price	Total					
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)

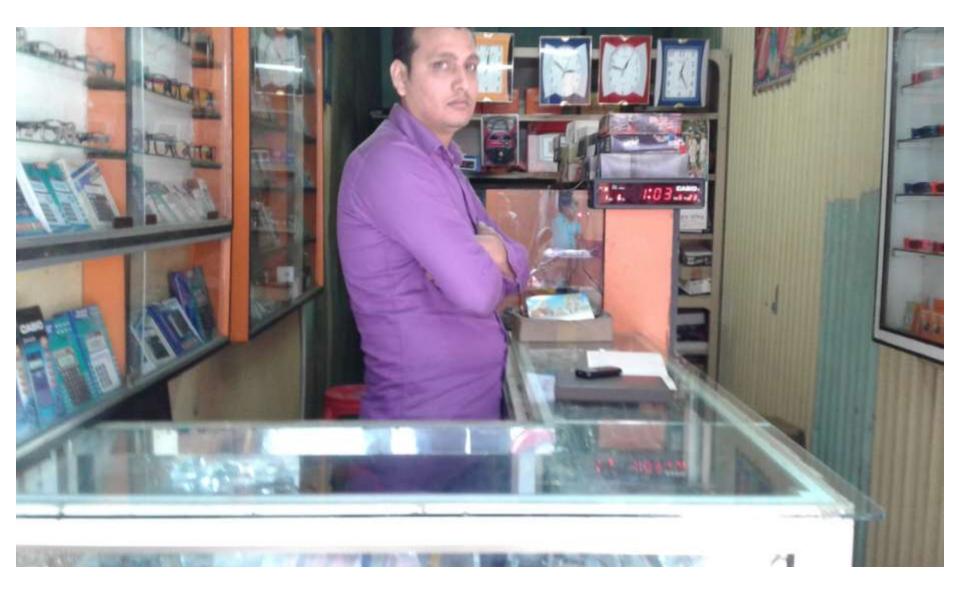
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	163,200	171360	179928
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103200	214560
	Total Cash Inflow	313,200	274,560	394,488
2	Cash Outflow			
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



S 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;	Theft Fire Political unrest

Pictures

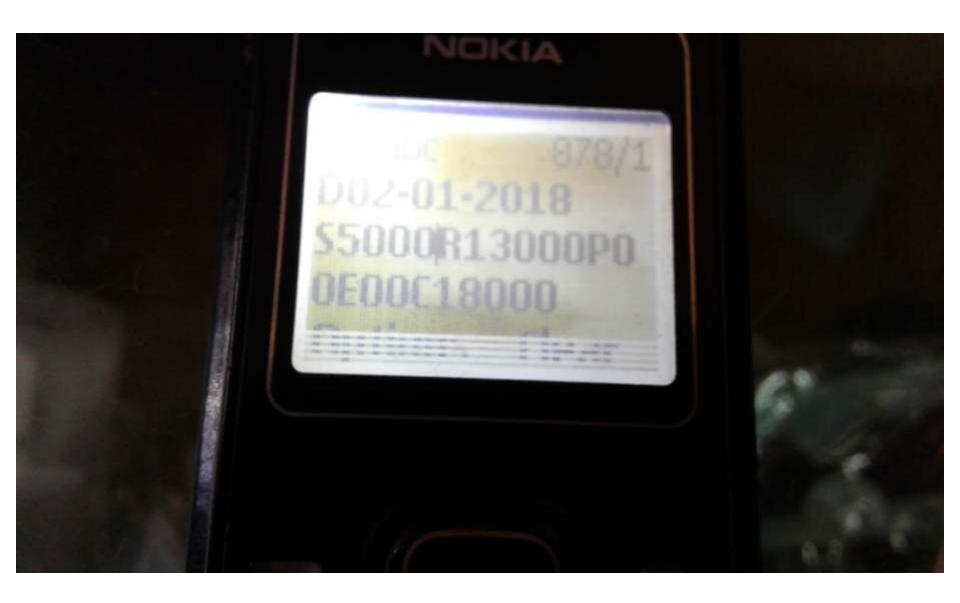






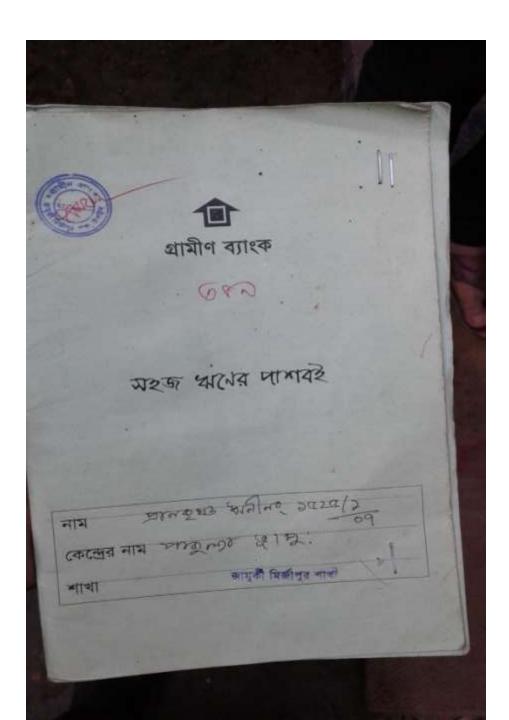


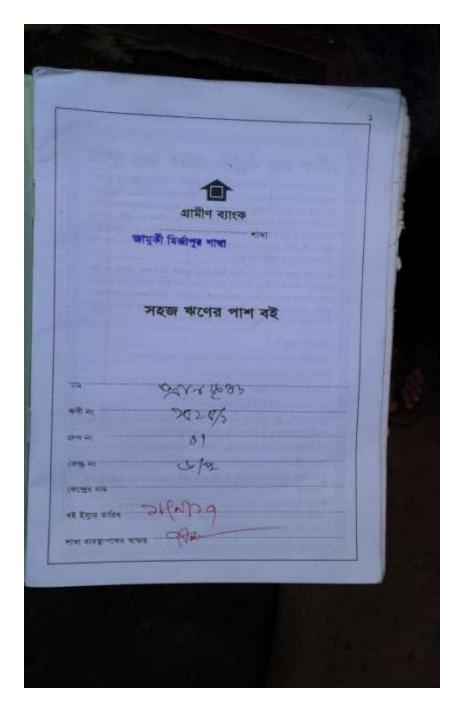




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FAMILY PICTURE

