

## Proposed NU Business Name: **MAA MOBILE GARDEN**



Project identification and prepared by: Aman ullah,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



**Brief Bio of The Proposed Nabin Udyokta**

Name	:	<b>MOAZZEM HOSSAIN</b>
Age	:	08-10-1994 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	03 Sisters
Address	:	Vill: Jagoatpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, Dist: Feni.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SADIYA KHATUN</b>
(iii) Father's name	:	<b>LATE: MD.ROFIQUE</b>
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 04(Female), Member ID: 1017, Group No: 01 Member since: 2000 to 2005 (05Years) First loan: BDT 5,000
Further Information:	:	Existing Loan: BDT 30,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	06 years experience in running business. 01 Years in own business. He has 05 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01974421623
Family's Contact No.	:	01878566000
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**SADIYA KHATUN** 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 Business

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA MOBILE GARDEN</b>
Location	:	Saderer Jaman Market,Fajilargat road,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 3,78,000/-
Financing	:	Self BDT 328,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile &amp; Parts item etc.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing One employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is Rented.</li><li>▪Collects goods from Feni/Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

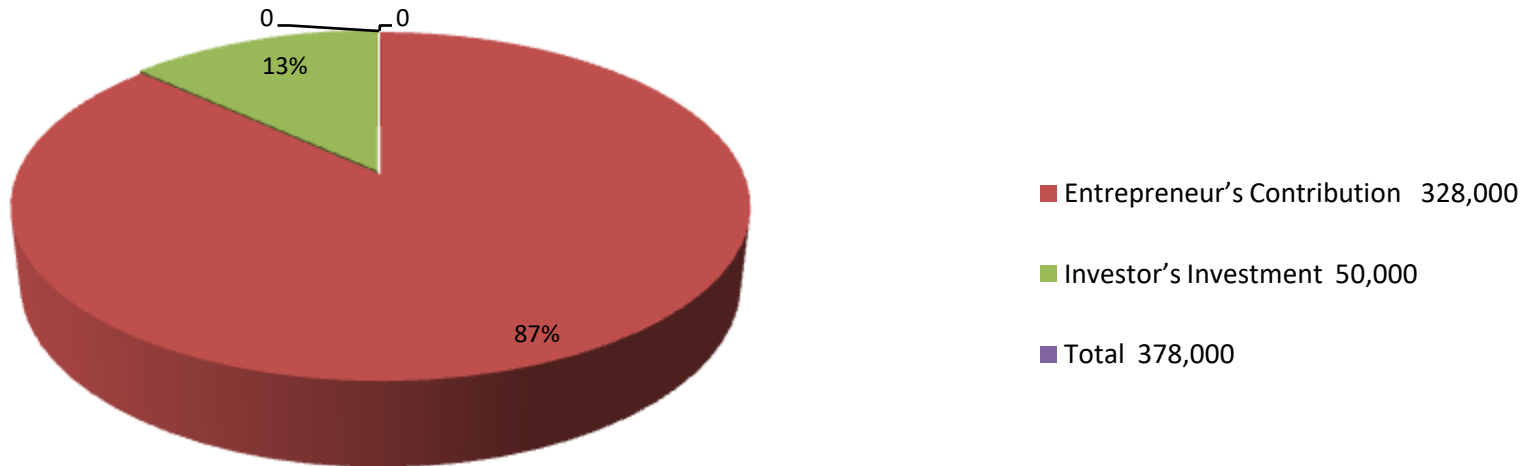
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture item etc.	2,500	75000	900000
<b>Total sales (A)</b>	2,500	75000	900000
<b>Less Variable Exp.</b>			
Furniture item etc.	1500	45000	540000
<b>Total Variable exp. (B)</b>	1500	45000	540000
<b>Contribution Margin CM [C= (A-B)]</b>	1000	30000	360000
<b>less fixed exp.</b>			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
<b>total fixed cost (D)</b>		17000	204000
<b>Nit profit</b>		<b>13000</b>	<b>156000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Batary	200	250	50000	100	250	25000	75000
Charger	100	80	8000	0	0	0	8000
Mobile	50	2000	100000	0	0	0	100000
Mobile Casing	500	100	50000	100	100	10000	60000
Bikas	0	0	100000	0	0	0	100000
Others	0	0	20000	0	0	15000	35000
<b>Total</b>	<b>850</b>	<b>2430</b>	<b>328000</b>	<b>200</b>	<b>350</b>	<b>50000</b>	<b>378000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture item etc.	3200	96000	1152000	1209600	1270080
<b>Total Sales (A)</b>	3200	96000	1152000	1209600	1270080
less variable Expenses					
Furniture item etc.	1920	57600	691200	725760	762048
Total variable Expenses (B)	1920	57600	691200	725760	762048
<b>Contribution Margin (CM)= (A-B)</b>	1280	38400	460800	483840	508032
<b>Less Fixed Expenses</b>					
Rent		3000	36000	36000	36000
Electricity bill		1500	18000	18200	18400
Transportation		2200	26400	26600	26800
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		22900	274800	288540	302967
<b>Net Profit (E) (C-D)</b>		15500	186000	195300	205065
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>186000</b>	<b>195300</b>	<b>205065</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		166,000	341,300
	<b>Total Cash Inflow</b>	236,000	361,300	546,365
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	166,000	341,300	526,365

# ***SWOT ANALYSIS***

## **STRENGTH**

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :13 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









মা মোবাইল গার্ডেন এন্ড ইলেক্ট্রনিক্স

ফাজিলেরঘাট রোড, দাগনভূঞা, ফেনী

জ্বলে উঠুন আপনার শক্তিতে

মা মোবাইল গার্ডেন সেলস এন্ড সার্ভিসিং সেন্টার

স্বাধীনতা  
ফাজিলেরঘাট



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# FAMILY PICTURE

