A Nobin Udyokta Project

Bismillah Mobile Servicing Center



NU Identified and PP Prepared by :
Abu Musa Bhuiyan (Chandpur Sadar Unit)
Verified by- Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Mehedi Hasan Aslam
Age	:	21-09-1995 (20 years)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	05 Brothers & 03 Sisters
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
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	: : : : :	Elder Brother N/A N/A N/A N/A N/A
Education, till to date	:	H.S.C

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

Present Occupation	:	Mobile Servicing
Trade License	:	17
Business Experiences	:	3 years (01 year practical Training in Roushon Telecom, Hazigonj)
Other Own/Family Sources of Income	:	Service Holder (Father); CNG Driver (Elder Brother)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT- Chandpur Sadar Unit
Contact Information	:	01846565653, 01960369522

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 23-03-1992 (23 years). At first She took 5,000 taka from GB. NU invested GB Loan in his business for expansion. NU's mother bought a new CNG BDT taka 3,00,000 for her elder son . NU started this shop only with BDT taka 40,000 just one year ago. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bismillah Mobile Servicing Center
Address/ Location	:	Balakhal Rail Station, Hazigonj
Total Investment in BDT	:	2,13,500
Financing	:	Self BDT 1,13,500 (from existing business) 53% Required Investment BDT 1,00,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	4,000
Proposed Salary		4000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	2 months

PRESENT AND PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Different Categories	(1)	(2)	(1+2)
Present stock Items	113500		113500
Goods Item: 67500 Furniture: 3000 Machineries and Computer set: 28000 Advance: 15000			
Proposed Items		1,00,000	100000
Bkash: 50,000 Flexi load- 10,000 Electrical Products and Wares- 20,000 Charger, Head Phone, Memory card, Casing, Battery- 20,000			
Total capital	113500	100000	213500

Present Items

Multi plug 12pc-	1800	Charger Light 4*100-	400
light charger 07 pc-	220	Speaker 2*150-	300
energy bulb 10pc-	3000	Mobile parts –	3000
Bulb 40pc-	1200	LCD display-	1500
Switch 3 dozen-	500	Scotch Tape 6*25-	150
Holder 3 box (36*15)-	540	Charger pin 40*20-	800
Regulator 1 box (12*70)-	840	Charging bulb 23*15-	345
2 pin 3 box-	500	Mobile chord 40*15-	600
Tennis Ball- 12*30-	360	Screen Paper 13*50-	650
Cable Ware-	900	Screen paper 30*20-	600
Switch(25*20)-	500	Pencil Battery 24*12-	280
Casing 60*54-	3240	AB Cord- 12*35-	420
Casing 35*35-	1225	Tester 6*30-	180
Switch Indicator 5 box-	900	Bkash-	15,000
Holder 48*30-	1440	Easy Load-	4,000
Board 12*30-	360	Grameen-	3000
3 plug 2 box(24*15)-	360	Banglalink	2,000
Bed switch (24*15)-	360	Card-	3000
Head phone 37*100-	3700	Sim 20*150-	3000
Battery(08*250)-	2000	Memory Card 7*250-	1750
Gum-	180	Charger 24*100-	2400
		Total Goods Item=	67,500

INFO ON EXISTING BUSINESS OPERATIONS

Do Ma Lan	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales	500	15000	180,000			
Less: Cost of sales	400	12000	144,000			
Profit [20%]	100	3000	36,000			
Income from Servicing	150	4500	54,000			
Income from Bkash/Load	150	4500	54,000			
Total Profit	400	12000	144,000			
Less: Operating Costs						
Shop Rent		600	7200			
Electricity bill		300	3600			
Mobile bill		100	1200			
Present Salary (Self)		4000	48000			
Depreciation Expenses		375	4500			
Total operating Cost		5375	64500			
Net Profit		6625	79500			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

De d'e le ce		Year 1 (BL	OT)		Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales	1,000	30,000	360,000	1100	33,000	396,000	1200	36000	4,32,000	
Less: Cost of sales	800	24,000	2,88,000	880	26,400	3,16,800	960	28800	345,600	
Profit (20%) [A]	200	6000	72,000	220	6600	79,200	240	7200	86,400	
Income From Servicing	150	4500	54000	150	4500	54000	150	4500	54000	
Income from bkash/load	250	7500	90,000	250	7500	90000	250	7500	90,000	
Total profit	600	18000	216,000	620	18600	223,200	640	19,200	230,400	
Less: Operating Costs										
Shop Rent		600	7200		600	7200		600	7200	
Electricity bill		350	4200		400	4800		500	6000	
Mobile bill		200	2400		300	3600		350	4200	
Salary (self)		4000	48000		4000	48,000		5000	60,000	
Depreciation Expenses		375	4500		375	4500		375	4500	
Total Operating Cost (E)		5525	66300		5675	68,100		6825	81,900	
Net Profit		12475	149700		12925	1,55,100		12375	148,500	
GT payback			40,000			40,000			40,000	
Retained Income:	109,700)		115100			1,08,500			

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000	-	-
1.2	Net Profit	149,700	155,100	148,500
1.3	Depreciation (Non cash item)	4500	4500	4500
1.4	Opening Balance of Cash Surplus	-	114,200	233,800
	Total Cash Inflow	254,200	273,800	386,800
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	-	-
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	114,200	233,800	346,800

SWOT ANALYSIS

Strength

- > Availability of Products Sourcing.
- ➤ Skilled & 02 Years of Experience and one year training
- > Very few opponents

WEAKNESS

> Electricity Shortage

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

- > Theft
- > Fire
- > Strike

Pictures

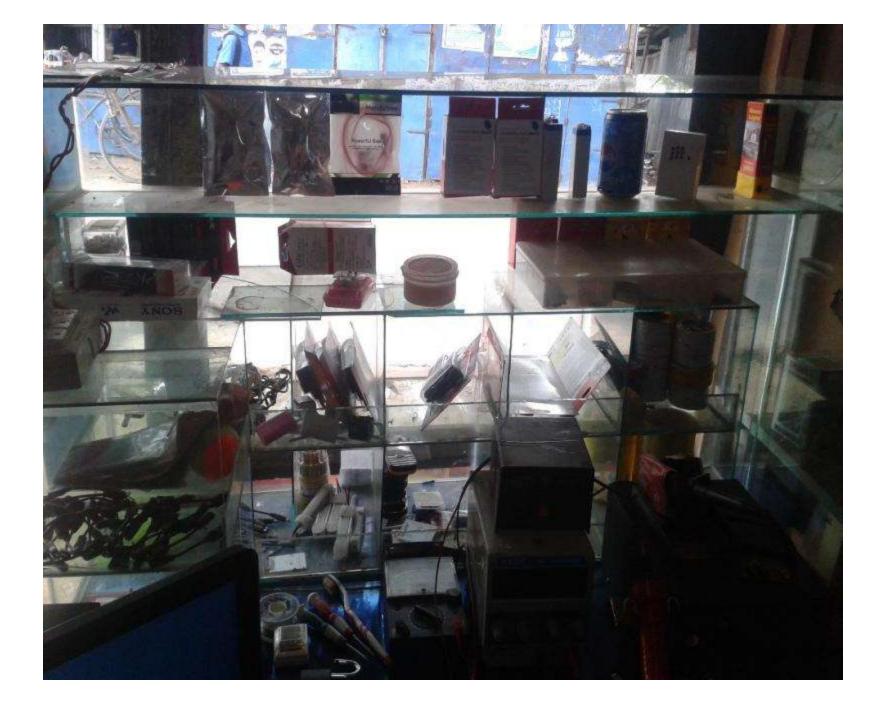




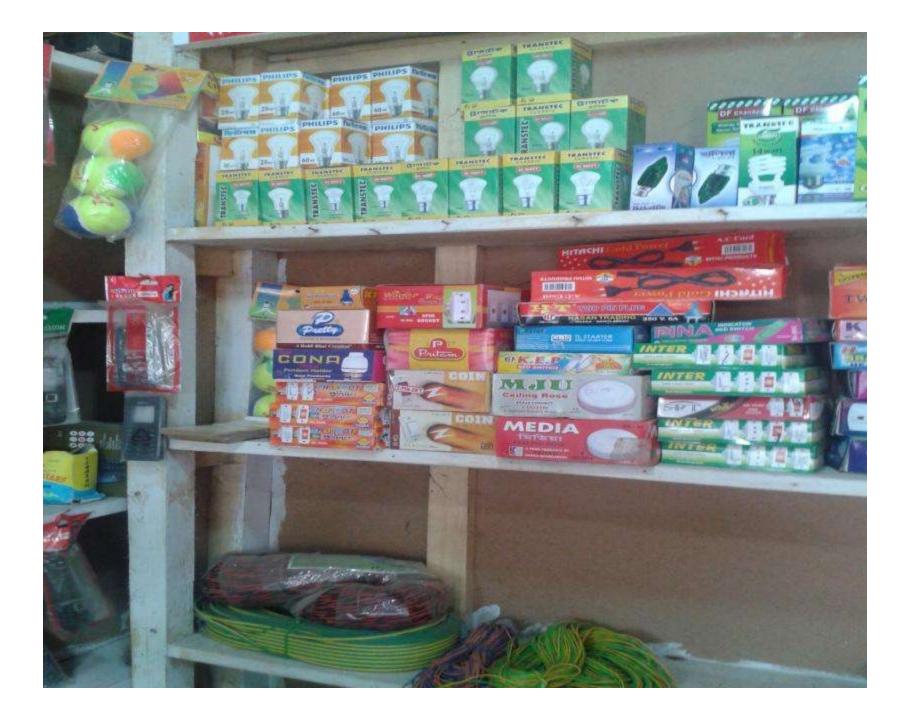


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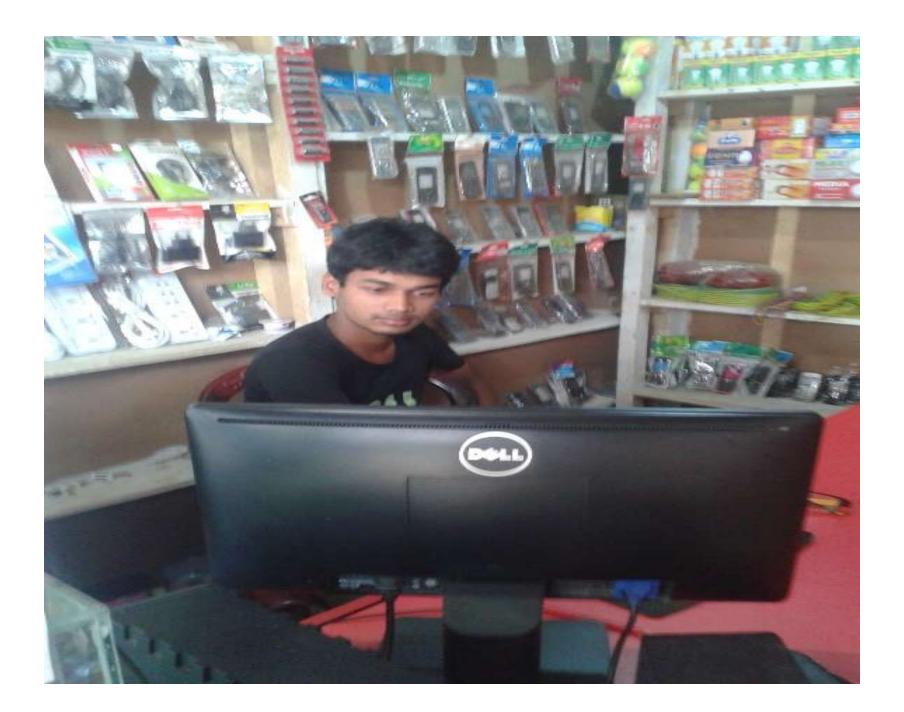




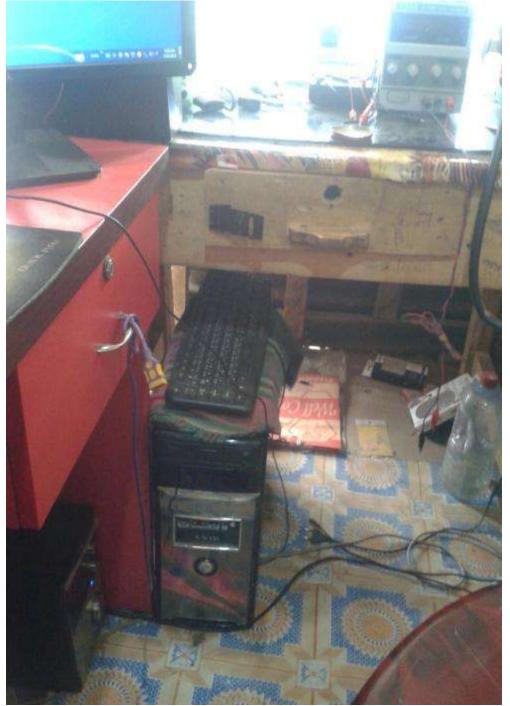












NU's Picture with his Mother



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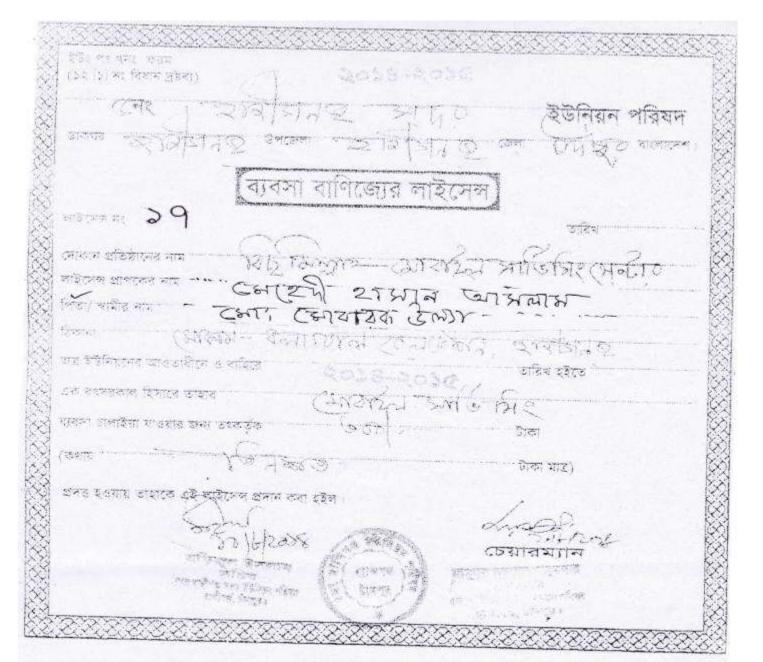
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জন্ম সনদ

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

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Presented at 14th Internal Design Lab on July 30, 2015 at GT

Thank You