

**Proposed NU Business Name: MAA BABAR DUA TELECOM**



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Project verified by: MD Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MANIK MIAH</b>
Age	:	20-05-1993(24Years)
Education, till to date	:	CLASS -Ten
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Telihata, P.O: Shukhan pukur, P.S: Gabtoli , Dist: Bogra
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>MST. ALEFA BEGUM</b>
(iii) Father's name	:	<b>MD. AMIRUL ISLAM</b>
(iv) GB member's info	:	Branch : SONARAY , Centre : 43(Female), Member ID: 6513, Group No: 07 Member since: 30-07-2010 (07 Years) First loan: BDT 10000
Further Information:		Outstanding loan: 17325
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA 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 and Training Info	:	3 years experience in running business. 3 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01768-162653
Family's Contact No.	:	01735-892409
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ALEFA BEGUM** joined Grameen Bank since 7 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA BABAR DUA TELECOM</b>
Location	:	-
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/- (from existing business) 55% Required Investment BDT 50000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	--
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Telecom Accessories .</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur . Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

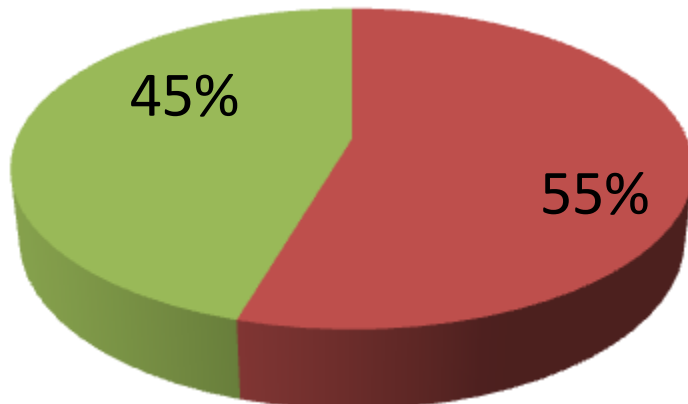
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Telecom Accessories	1300	39000	468000
<b>Total sales (A)</b>	1300	39000	468000
<b>Less Variable Exp.</b>			
Telecom Accessories	1040	31200	374400
<b>Total Variable exp. (B)</b>	1040	31200	374400
<b>Contribution Margin CM [C= (A-B)]</b>	<b>260</b>	<b>7800</b>	<b>93600</b>
<b>less fixed exp.</b>			
Rent		200	2400
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		4000	48000
Mobile		100	1200
<b>total fixed cost (D)</b>		4900	58800
<b>Net profit (E) [C-D]</b>		<b>2900</b>	<b>34800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Multiplug	16	170	2,720	80	170	13,600	16,320
Energy Light	30	220	6,600	60	220	13,200	19,800
Battery	40	180	7,200	60	95	5,700	12,900
Switch	110	10	1,100	70	180	12,600	13,700
Socket	250	24	6,000			0	6,000
Cable	4	1400	5,600			0	5,600
Sandle	15	12	180			0	180
Others	306	100	30,600	49	100	4,900	35,500
Security			0				0
<b>Total</b>	<b>771</b>		<b>60,000</b>	<b>319</b>		<b>50,000</b>	<b>110,000</b>

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	1700	51000	612000	642600	674730
<b>Total Sales (A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>	<b>674730</b>
less variable Expenses					
Telecom Accessories	1360	40800	489600	514080	539784
Total variable Expenses (B)	1360	40800	489600	514080	539784
<b>Contribution Margin (CM)= (A-B)</b>	<b>340</b>	<b>10200</b>	<b>122400</b>	<b>128520</b>	<b>134946</b>
<b>Less Fixed Expenses</b>					
Rent		200	2400	2400	2400
Electricity bill		300	3600	3600	3600
Transportation		330	3960	3960	3960
Salary (self)		5000	60000	60000	60000
Mobile		200	2400	2400	2400
Total Fixed Cost		6030	72360	72360	72360
<b>Net Profit (E) (C-D)</b>		<b>4170</b>	<b>50040</b>	<b>56160</b>	<b>62586</b>
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	50,040	56,160	62586
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		30,040	66200
	<b>Total Cash Inflow</b>	100040	86200	128786
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	30,040	66200	108786

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

