

Proposed NU Business Name: **MA TELECOM**



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Bogra Shadar Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAYHAN ALI
Age	:	05-01-1992 (25 Years)
Education, till to date	:	M.S.S
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: Doripara, P.O Baliadighi, P.S:Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. REHENA BEGUM
(iii) Father's name	:	MD. MONTEZAR RAHMAN TROFDAR
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre, Centre # (Female), Member ID: 4414/1, Group No: 08 Member since: 23-05-2002 (05Years) First loan: BDT 5000 /- Outstanding loan: Nil
Further Information:		
(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	:	10 years experience in running business. 05 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-626314
Family's Contact No.	:	01734-480407
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REHENA BEGUM joined Grameen Bank since 05 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 TELECOM
Location	:	Odirgola, P.S: Gabtali, Dist: Bogra
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/- (from existing business) 57% Required Investment BDT 50,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	05 ft x 12 ft= 60 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories, recharge, memory card, etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

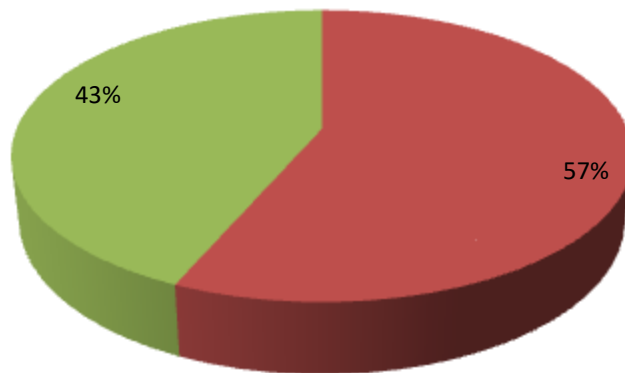
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile accessories, recharge, memori card	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Mobile accessories, recharge, memori card	750	22,500	270,000
Total variable Expense (B)	750	22,500	270,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
House rant		300	3,600
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		4,000	48,000
Guard		100	1,200
Generator		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		2,300	27,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pen draive	5	500	2,500	10	500	5,000	7,500
Memori Card	20	400	8,000	30	400	12,000	20,000
Battary	100	250	25,000	100	250	25,000	50,000
Charger	50	80	4,000	60	80	4,800	8,800
Head phone	50	50	2,500	0	0	0	2,500
Others	1	3000	3,000	1	3200	3,200	6,200
Security	1	20000	20,000	0	0	0	20,000
Total	227	0	65000	201	4430	50000	115000

Source of Finance



- Entrepreneur's Contribution
65,000
- Investor's Investment 50,000
- Total 115,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile eccessoraries, recharge, memori card	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Mobile eccessoraries, recharge, memori card	1,125	33,750	405,000	425,250	446,513
Total variable Expense (B)	1,125	33,750	405,000	425,250	446,513
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000	141,750	148,838
Less. Fixed Expense					
House rant		300	3,600	3,600	3,600
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Guard		100	1,200	1,200	1,200
Generator		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		5,950	71,400	78,150	85,238
Investment Payback			20,000	20,000	20,000

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

Sl #	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	71,400	78,150	85,238
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		51,400	109,550
	Total Cash Inflow	121,400	129,550	194,788
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	51,400	109,550	174,788

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Odirgola, Gabtali, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

