

Proposed NU Business Name: **BUSHRA TELICOM**



Project identification and prepared by: Md.Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAMUN SONAR
Age	:	25-05-1985 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	04 Brothers, 03 Sister
Address	:	Vill: Dhoroil Purbopara, P.O: Dhoroil P.S:Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. AKLIMA
(iii) Father's name	:	MD. ABDUL KARIM SONAR
(iv) GB member's info	:	Branch: Mowgasi,Mohanpur Centre 52 (Female), Member ID: 4041/1, Group No: 02 Member since: 2000-2007 Present 9-03-17 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 20,000/=
(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	:	Ten experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-111164
Mother's Contact No.	:	01740-257855
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AKLIMA joined Grameen Bank since 7 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	:	BUSHRA TELICOM
Location	:	Dhoroil Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business) 56% Required Investment BDT 40,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft X 10ft = 120sft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Telicom item etc. ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent ▪ Collects goods from Rajshahi. ▪ Agreed grace period is 3 months.

Exsisting Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	1,000	30,000	3,60,000
Income From Sarvising	300	9,000	1,08,000
Total Sales (A)	1,000	30,000	3,60,000
Less. Variable Expense			
Telicom Item	800	24,000	2,88,000
Total variable Expense (B)	800	24,000	2,88,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		1,000	12,000
Entertainment		200	2,400
Kitnashok			
Bank service Charge			
Total fixed Cost (D)		7,500	90,00
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Battery	50	220	11,000	96	220	21,000	32,000
Charger	100	70	7,000	100	70	7,000	14,000
Oto Charger	20	75	1,500	-	-	-	1,500
L.C.D	50	250	12,500	-	-	-	12,500
Memory Card	50	220	11,000	50	220	11,000	22,000
Casing	30	50	1,500	-	-	-	1,500
HeadPhone	30	50	1,500	-	-	-	1,500
Convatar	200	5	1,000	-	-	-	1,000
Others Item			3,000	-	-	3,000	6,000
Total	498		50,000	350		40,000	90,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Telicom Item	2,000	60,000	7,20,000	7,56,000	7,93,800
Income From Sarvising	300	9,000	1,08,000	1,13,400	1,19,070
Total Sales (A)	2,000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Telicom Item	1,600	48,000	5,76,000	6,04,800	6,35,040
Total variable Expense (B)	700	21,000	2,52,000	2,64,600	2,77,830
Contribution Margin (CM) [C=(A-B)]					
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		600	7,200	7,500	8,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	25,000
Entertainment		300	3,600	4,000	4,500
Salary (staff)					
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,500	1,02,000	1,05,200	1,11,700
Net Profit (E) [C-D]		12,500	1,50,000	1,59,400	1,66,130
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	1,50,000	1,59,400	1,66,130
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,30,000	3,69,400
	Total Cash Inflow	1,90,000	3,89,400	5,35,530
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	20000	20,000
3	Net Cash Surplus	1,30,000	3,69,400	5,15,530

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

Pictures







EUS
P5G41T-M LX3
Motherboard

Green document or manual

Yellow document or manual

Scissors and other tools





FAMILY PICTURE

