

## Proposed NU Business Name: **FRENDES TELECOM**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>MIZENUR RAHAMAN</b>
Age	:	01-03-1990( 27Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01Daughter
No. of siblings:	:	02 Brothers,04 Sisters
Address	:	Villi:saykanderpur, P.O: Saykanderpur, P.S: Dagonvuiyan, 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>NURNAHAR</b>
(iii) Father's name	:	<b>ABDUR RAHAMAN</b>
(iv) GB member's info	:	Branch:Dagonvuiyan , Centre # 04(Female), Member ID: 4315, Group No: 07 Member since: 2001-2008 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT :10,000, Outstanding loan: 0
(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

## ***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	:	07 years experience in running business. 08 Years in own business. He has 01 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812761641
Family's Contact No.	:	01772993732
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURNAHAR** joined Grameen Bank since 07years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

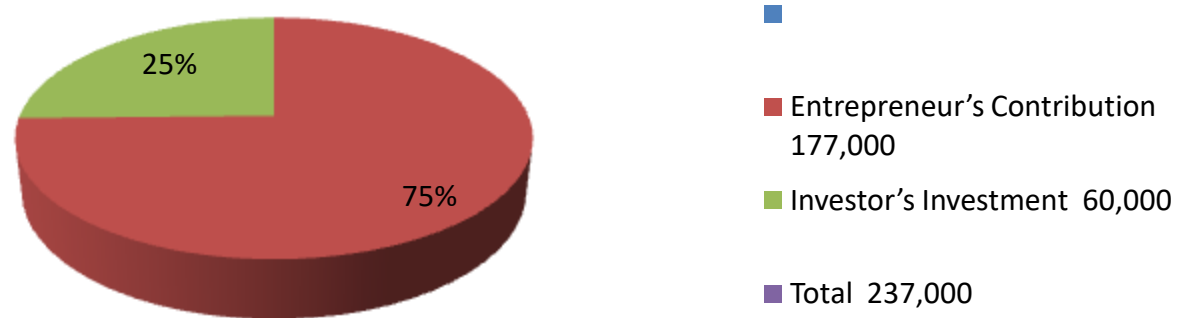
Business Name	:	<b>FRENDES TELECOM</b>
Location	:	New school market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 237,000/-
Financing	:	Self BDT 177,000/- (from existing business) 72% Required Investment BDT 60,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; mobile exosoriges &amp;load, bikes ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 30% gain on sales</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Garments items	2500	75000	900000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less Variable Expense</b>			
Garments items	1750	52500	630000
<b>Total variable Expense (B)</b>	1750	52500	630000
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000
<b>Less Variable Expense</b>			
Rent		1500	18000
Electricity bill		500	6000
Transportation		1500	18000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		120	1440
Generator		200	2400
Mobile bill		700	8400
<b>Total fixed cost (D)</b>		9670	116040
<b>Net Profit (E)= [C-D]</b>		12830	153960

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile set	30	2000	60000	30	1000	30000	90000
Batery	250	100	25000	0	0	10500	35500
Charger	35	300	10500	65	300	19500	30000
Casing	0	0	5000	0	0	0	5,000
Cover	50	100	5000	0	0	0	5,000
Load	0	0	1500	0	0	0	1500
Others	0	0	20000	0	0	0	20,000
Security	0	0	50000	0	0	0	50,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>177000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>237,000</b>



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	4600	138000	1656000	1738800	1825740
<b>Total Sales (A)</b>	4600	138000	1656000	1738800	1825740
<b>Less Variable Expense</b>					
Garments items	3220	96600	1159200	1217160	1278018
<b>Total variable Expense (B)</b>	3220	96600	1159200	1217160	1278018
<b>Contribution Margin (CM) [C=(A-B)</b>	1380	41400	496800	521640	547722
<b>Less Variable Expense</b>					
Rent		1500	18000	18000	18000
Electricity bill		800	9600	9800	10000
Transportation		1700	20400	20600	20800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		120	1440	1440	1440
Generator		900	10800	10800	10800
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		15870	190440	191040	191640
<b>Net Profit (E)= [C-D]</b>		25530	306360	330600	356082
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	306360	330600	356082
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		282,360	588,960
	<b>Total Cash Inflow</b>	366,360	612,960	937,042
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	<b>24,000</b>	<b>24,000</b>	<b>24,000</b>
	<b>Total Cash Outflow</b>	84,000	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	282,360	588,960	945,042

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 8 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







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