

Proposed NU Business Name: MOHAMMAD ALI TELECOM



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Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIF HOSSAIN
Age	:	31-12-1996 (21Years)
Education, till to date	:	Hsc
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Ojhapara ,P.O:Uttorkhan ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 39 (Female), Member ID:4421 , Group No: 02 Member since: 01-04-1992 (25 Years) First loan: BDT =2,000 /- Outstanding loan:= 0/-
Further Information:		
(v) Who pays GB loan installment	:	
(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 & Skill Own Business and Training Info	:	06 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01621-272727
Family's Contact No.	:	01677-121696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA AKHTER joined Grameen Bank since 00 years ago. At first she took BDT ,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOHAMMAD ALI TELECOM
Location	:	Masterbari,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 400,000/- (from existing business) % Required Investment BDT 150,000/- (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Charger, Battery,Sim,Stationary etc.▪Average 0 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented .▪Collects goods from Tongi,Gulithan .▪Agreed grace period is 3 months.

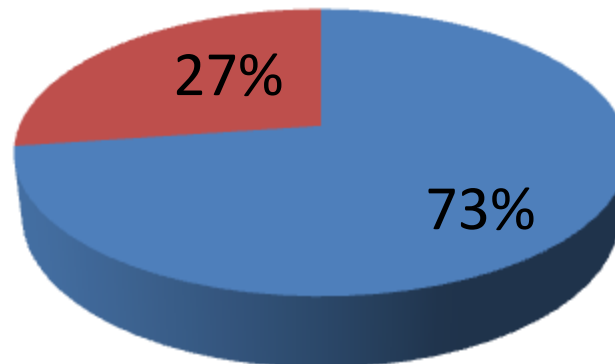
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Accosories	2,500	75,000	900,000
Servicing	425	12,750	153,000
Total Sales (A)	2,925	87,750	1,053,000
Less. Variable Expense			
Mobile Accosories	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	925	27,750	333,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		700	8,400
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		150	1,800
Salary (sttaf)		5,000	60,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		20,350	244,200
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Charger	50	80	4000	Photocopy machine	1	120000	120,000	124,000
Battery	65	250	16250	Battery	40	250	10,000	26,250
Sim	80	164	13120	Charger	80	80	6,400	19,520
Memory Card	40	300	12000	Stationary	25	50	1,250	13,250
Stationary	400	50	20000	Memory Card	30	300	9,000	29,000
Flexiload			30000					30,000
Bkash			50000					50,000
Gas & Electricity Bill			35000					35,000
Security Advanced			110000					110,000
Machenaries			104000					104,000
Others			5630	Others			3,350	8,980
Total			400,000				150,000	550,000

Source of Finance

■ Entrepreneur's contibution 400000 ■ Investor's Investment 150000 ■ Total 550000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile Accossories	3,000	90,000	1,080,000	1,134,000	1,190,700
Servicing	550	16,500	198,000	207,900	218,295
Total Sales (A)	3,550	106,500	1,278,000	1,341,900	1,408,995
Less. Variable Expense					
Mobile Accossories	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	1,150	34,500	414,000	434,700	456,435
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		550	6,600	6,930	7,277
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		150	1,800	1,890	1,985
Salary (sttaf)		5,000	60,000	63,000	66,150
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		1,733	20,800	20,800	20,800
Total Fixed Cost		22,368	268,420	273,001	277,811
Net Profit (E) [C-D]		12,132	145,580	161,699	178,624
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	145,580	161,699	178,624
1.3	Depreciation (Non cash item)	20,800	20,800	20,800
1.4	Opening Balance of Cash Surplus		106,380	228,879
	Total Cash Inflow	316,380	288,879	428,303
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	106,380	228,879	368,303

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Own Business :04
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



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FAMILY PICTURE

