

Proposed NU Business Name: **BONDHU TELECOM & PHOTOSTAT**

Project identification and prepared by: Monoj kumar sarkar
Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KOBIR AHAMMAD
Age	:	23-10-1993 (24Years)
Education, till to date	:	H.s.c
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Brother & 05 Sisters
Address	:	Vill: Ruppur Horirampur, P.O: Mirgong , P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MABIA BEGUM <input type="checkbox"/>
(iii) Father's name	:	MD. HARUN OR ROSHID
(iv) GB member's info	:	Branch: Monigram, Bagha, Centre # 64 (Female), Member ID: 8282/3, Group No: 03 Member since: 12-02-2008 to 20-12-14 New 24-11-16 (06Years) First loan: BDT 10,000/-
Further Information:	:	Existing Loan: BDT 25,000, Outstanding loan: BDT 21,150
	:	Fathers
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01785-225353
Father's Contact No.	:	01721-448909
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MABIA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

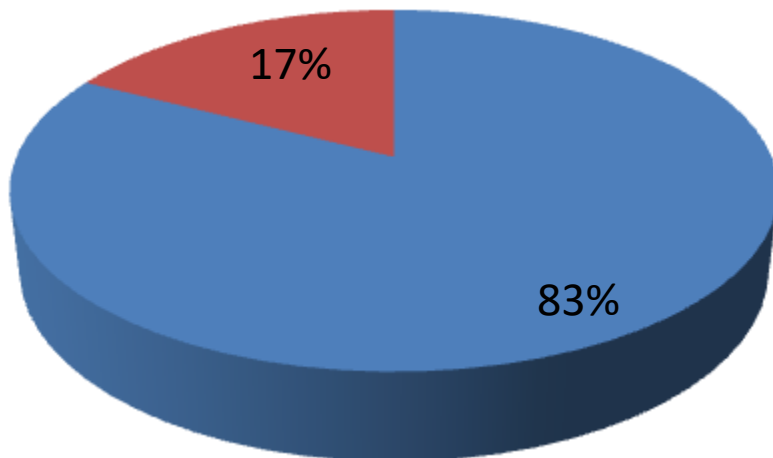
Business Name	:	BONDHU TELECOM & PHOTOSTAT
Location	:	Bindodpur, Bazaar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 289,000/-
Financing	:	Self BDT 239,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 20ft= 150 square ft
Security of the shop	:	BDT-25,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Disply, Battery, Charger etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Rajshahi. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Display, Battery, Charger etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Display, Battery, Charger etc.	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
	200	6,000	72,000
Bkash(15*4=60)+Flexi(2*27=54)+Photostat=500=614			
Income	614	18,420	221,040
Contribution Margin (CM) [C=(A-B)	814	24,420	293,040
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1,400	16,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		15,420	185,040

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery	42,000	20,000	62,000
Charger	16,000	10,000	26,000
Balob	20,000	10,000	30,000
Speaker	4,500	10,000	14,500
Photocopy machine	100,000	0	100,000
Others	17,500	0	17,500
Security of the shop	39,000	0	39,000
	0	0	0
Total	239,000	50,000	289,000

Source of Finance



- Entrepreneur's Contribution 239,000
- Investor's Investment 50,000
- Total 289,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile Phone & Others	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Mobile Phone & Others	2,250	67,500	810,000	850,500	893,025
Total variable Expense (B)	2,250	67,500	810,000	850,500	893,025
	250	7,500	90,000	94,500	99,225
Bkash(16*4=64)+Flexi(2*27=54)+Photocopy=550=668 Income	668	20,040	240,480	252,504	265,129
Contribution M.(CM) [C=(A-B)	918	27,540	330,480	347,004	364,354
Less. Fixed Expense					
Rent		1,000	12,000	13,000	14,000
Electricity Bill		1,400	16,800	18,000	20,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,600	3,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		300	3,600	4,000	4,500
Total Fixed Cost		9,000	108,000	111,900	116,900
Net Profit (E) [C-D)		18,540	222,480	235,104	247,454
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	222,480	235,104	247,454
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		202,480	417,584
	Total Cash Inflow	272,480	437,584	665,038
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	202,480	417,584	645,038

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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