

**Proposed NU Business Name: PATTANDER4 TELECOM CENTRE**

Project identification and prepared by: Md. Shahidul Islam,  
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



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

Name	:	<b>MAMUN PATTANDER</b>
Age	:	20-07-1994 ( 23 Years)
Education, till to date	:	H,S.C
Marital status	:	Married
Children	:	Single
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Chak Aouna, P.O: Aouna, P.S: Nawabganj, 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	:	<b>SALMA BEGUM</b>
(iii) Father's name	:	<b>MD.HASEM PATTANDER</b>
(iv) GB member's info	:	Branch: Sholla Nawabgonj, Centre # 34 (Female), Member ID: 5514, Group No: 09 Member since: 01/05/2001 First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-846962
Mother's Contact No.	:	01752-672618
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALMA BEGUM** joined Grameen Bank since 16 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	:	<b>PATTANDER TELECOM</b>
Location	:	Aounabazar , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,27,000/-
Financing	:	Self BDT 1,67,000(from existing business) 73% <b>Required Investment BDT 60,000(as equity) 27 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 20 ft= 320 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: charger,battery,headphone, etc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Nawabgonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

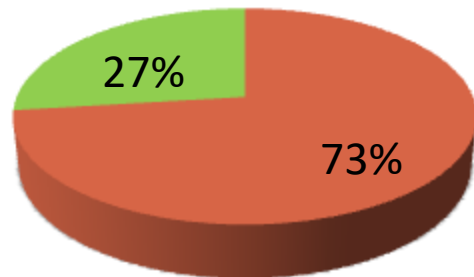
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Item	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Less. Variable Expense</b>			
Electric Item	1, 500	45,000	5,40,000
<b>Total variable Expense (B)</b>	<b>1, 500</b>	<b>45,000</b>	<b>5,40,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Electricity Bill		500	6,000
Transportation		1,500	18,000
Salary (Self)		5,000	60,000
Mobile Bill		200	2,400
Entertainment		300	3,600
Generator Bill		500	6,000
Guard		170	2,040
<b>Total fixed Cost (D)</b>		<b>8,870</b>	<b>1,06,440</b>
<b>Net Profit (E) [C-D]</b>		<b>6,130</b>	<b>73,560</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Photocopy	01	80,000	80,000				80,000
Computer	01	30,000	30,000				30,000
Printer	01	15,000	15,000	01	35,000	35,000	50,000
Laminating	01	8,000	8,000				8,000
Scanner	01	4,000	4,000				4,000
Others			30,000			25,000	25,000
<b>Total</b>			<b>1,67,000</b>			<b>60,000</b>	<b>2,27,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 1,67,000
- Investor Investment's :- 60,000
- Total :- 2,27,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Electric Item	2,800	84,000	10,08,000	10,58,400	11,11,320
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>10,08,000</b>	<b>10,58,400</b>	<b>11,11,320</b>
<b>Less. Variable Expense</b>					
Electric Item	2,100	63,000	7,56,000	7,93,800	8,33,490
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>7,56,000</b>	<b>7,93,800</b>	<b>8,33,490</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>	<b>2,64,600</b>	<b>2,77,830</b>
<b>Less. Fixed Expense</b>					
Rent		7,00	8,400	8,400	8,400
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	18,000	18,500
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Generator		500	6,000	6,400	6,400
Guard		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>1,09,200</b>	<b>1,10,000</b>	<b>1,11,100</b>
<b>Net Profit (E) [C-D]</b>		<b>11,900</b>	<b>1,42,800</b>	<b>1,54,600</b>	<b>1,66,730</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,42,800	1,54,600	1,66,730
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,18,800	2,49,400
	<b>Total Cash Inflow</b>	<b>2,02,800</b>	<b>2,73,400</b>	<b>4,16,130</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,18,800</b>	<b>2,49,400</b>	<b>3,92,130</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

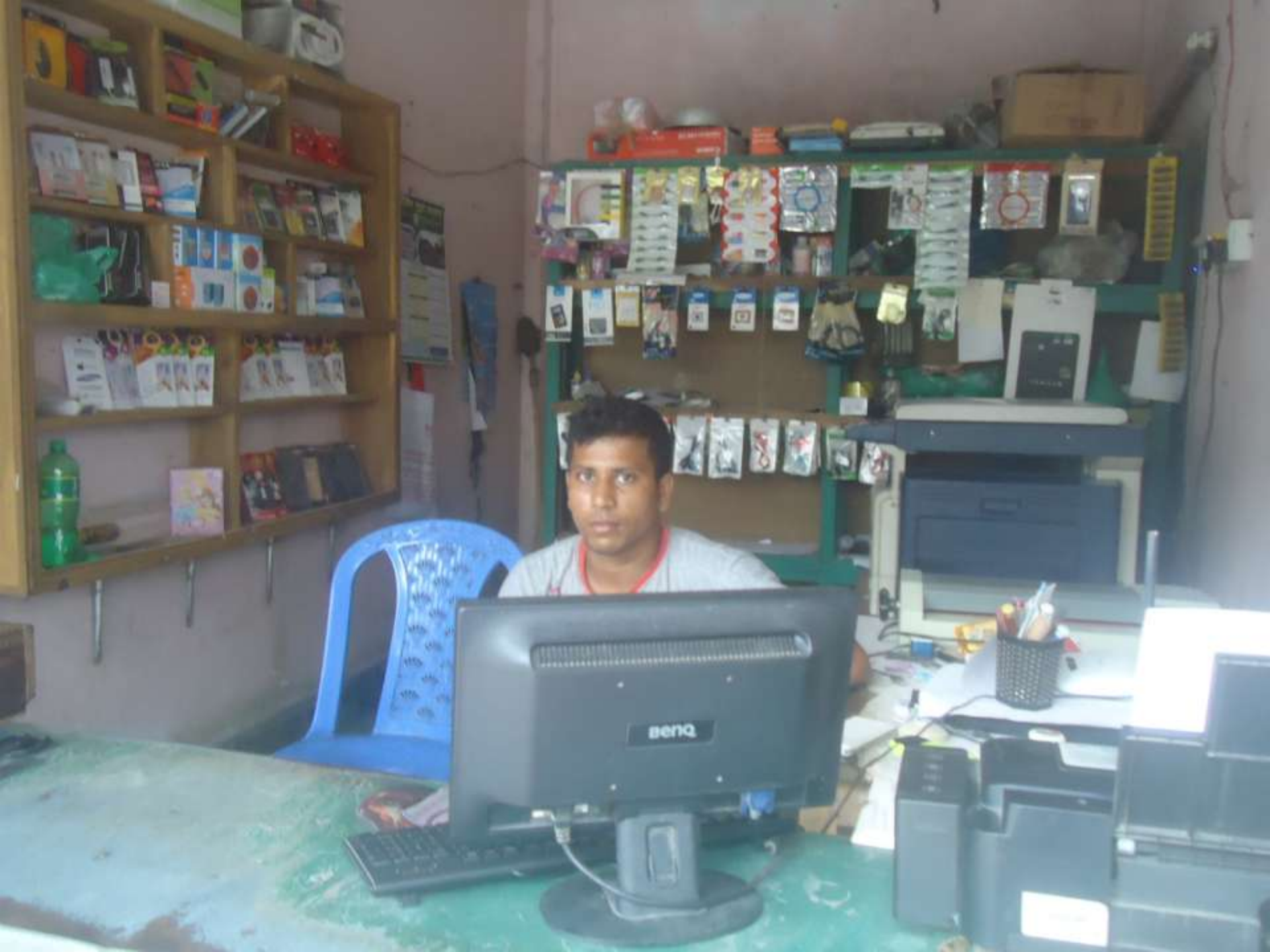
Huge demand in the community  
Location of shop; Medecalmore,sholla,  
Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



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ফটোকপি  
ছবি তোলা



ছবি তোলা হয়।

স্বাস্থ্য নিয়ন্ত্রণ



পতনদার টেলিকম সেন্টার

প্রোঃ মামুন পতনদার

মোবাঃ ০১৯২৬৮৪৬৯৬২

আওনা বাজার, সাল্যুউদ্দিন কমপেক্স, নবাবগঞ্জ, ঢাকা-১৩২০













# FAMILY PICTURE