

Proposed NU Business Name: MAA TELECOM



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. GOLAM SAROWAR
Age	:	23/12-1992(25 Years)
Education, till to date	:	S,S,C
Marital status	:	married
Children	:	1 son 1daughter
No. of siblings:	:	3 Brother,2Sister.
Address	:	Vill :noilshinda .P.O Shabothpur , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Most: shakurai begum
(iii) Father's name	:	Let: jahiruddin
(iv) GB member's info	:	Branch Shabothpur Centre #29 (meal), Member ID : 2063/1 , Group No:1 Member since:21/07/1987 First loan: BDT 2000 /- Outstanding loan:nil
Further Information:		
(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	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746717780
Family's Contact No.	:	01768268965
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

jahiruddin

joined Grameen 6 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA TELECOM
Location	:	Khan plaza market Shabothpur nagourpur tang ail
Total Investment in BDT	:	BDT 191,000/-
Financing	:	Self BDT 121,000/- (from existing business 63 % Required Investment BDT 70,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 7ft=70square ft
Security of the shop	:	-50000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods LIK:mobile , char jar , glass paper, HD PAPER cover batari mouse head phone speaker ,etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rent. ▪Collects goods from tang ail ▪Agreed grace period is 3 months.

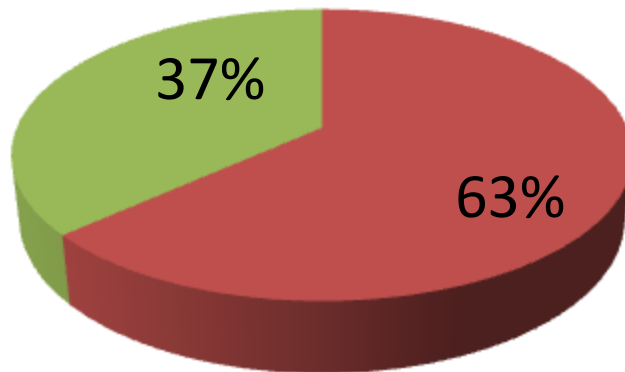
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
char jar , glass paper, HD PAPER cover batari mouse head phone speaker	2400	71000	852000
Total Sales (A)	2400	71000	852000
Less. Variable Expense			
char jar , glass paper, HD PAPER cover batari mouse head phone speaker		56800	681600
Total variable Expense (B)		56800	681600
Contribution Margin (CM) [C=(A-B)]		14200	170400
Less. Fixed Expense			
Rent		800	9600
Electricity Bill		500	6000
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		500	6000
Gurd		100	1200
janitor		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7700	92400
Net Profit (E) [C-D]		6500	78000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	20	4,200	84,000	15	4,000	60,000	144,000
Charger	82	80	6,560			0	6,560
Battery	100	120	12,000			0	12,000
Headphone	150	50	7,500			0	7,500
Glass Paper	55	40	2,200			0	2,200
Cover	50	60	3,000			0	3,000
Others			5,740			10,000	15,740
	457	4550	121,000	15	4000	70,000	191000

Source of Finance



- Entrepreneur's Contribution 121,000
- Investor's Investment 70,000
- Total 191,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
char jar , glass paper, HD PAPER cover batari mouse head phone speaker	71000	852000	894600	939330
Total Sales (A)	71000	852000	894600	939330
Less. Variable Expense				
char jar , glass paper, HD PAPER cover batari mouse head phone speaker	56800	681600	715680	751464
Total variable Expense (B)	56800	681600	715680	751464
Contribution Margin (CM) [C=(A-B)]	14200	170400	178920	187866
Less. Fixed Expense				
Rent	800	9600	9600	9600
Electricity Bill	500	6000	6000	6000
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3600	3600
Entertainment	500,	6000	6200	6200
TRANSPROCATION	500	6000	6200	6200
Salary (self)	5000	60,000	60,000	60,000
Total Fixed Cost	7700	92400	96800	96800
Net Profit (E) [C-D]	6500	78000	82120	91066
Investment Payback		28000	28000	28000

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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	78000	82120	91066
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		50000	104120
	Total Cash Inflow	148000	132120	195186
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98000	28000	28000
3	Net Cash Surplus	50000	104120	167186

SWOT ANALYSIS

STRENGTH

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















FAMILY PICTURE

