

Proposed NU Business Name: **NEW AMIN TELECOM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NURUL AMIN
Age	:	08-11-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 2 Daughter
No. of siblings:	:	3 Brother & 2 Sisters
Address	:	Vill: Dokshin Joshpur , P.O: UttorJoshpur, P.S: Chagolnaiya, 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	:	FIROZA BEGUM
(iii) Father's name	:	LATE. ABDUL JOLIL
(iv) GB member's info	:	Branch: Joshpur, Centre # 07 (Female), Member ID: 1134/1, Group No: 02 Member since: 05-03- 2004 to 2010 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-353511
Mother's Contact No.	:	01819-113511
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 06 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	:	NEW AMIN TELECOM
Location	:	Mirjar Bazaar Chagolnaiya, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/-(from existing business) 75% Required Investment BDT 60,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 12ft= 192 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a mobile shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

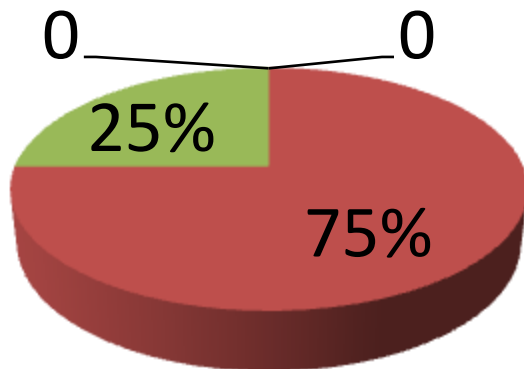
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cosmetics item	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Cosmetics item	64,000	768,000
Total variable Expense (B)	64,000	768,000
Contribution Margin (CM) [C=(A-B)]	16,000	192,000
Less. Fixed Expense		
Rent	1,500	18,000
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Guard	300	3,600
Total fixed Cost (D)	8,100	97,200
Net Profit (E) [C-D]	7,900	94,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Charger	100	100	10,000	100	100	10,000	20,000
Battery	200	250	50,000	100	250	25,000	75,000
Soap	300	38	11,400	200	38	7,600	19,000
Fair & Lovely	200	92	18,400	189	92	17,388	35,788
Pepsodent	200	30	6,000	0	0	0	6,000
Energy Bulb	50	250	12,500	0	0	0	12,500
Ponds	200	70	14,000	0	0	0	14,000
Body spray	20	285	5,700	0	0	0	5,700
Others	1	22000	22,000	1	12	12	22,012
Security	1	30000	30,000	0	0	0	30,000
Total	1272	53115	180,000	590	492	60,000	240,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 60,000
- Total 240,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Cosmetics item	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense				
Cosmetics item	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	21,000	252,000	264,600	277,830
Less. Fixed Expense				
Rent	1,500	18,000	18,000	18,000
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	200	2,400	3,000	4,000
Guard	300	3,600	3,600	3,600
Total Fixed Cost	8,300	99,600	102,600	105,100
Net Profit (E) [C-D]	12,700	152,400	162,000	172,730
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	152,400	162,000	172,730
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		128,400	266,400
	Total Cash Inflow	212,400	290,400	439,130
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	128,400	266,400	415,130

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 8 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

