

Proposed NU Business Name: **M/S. ASIF TELICOM**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASIF MAHAMUD
Age	:	15-11-1997 (20Years)
Education, till to date	:	
Marital status	:	Unarried
Children	:	None
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Uttor Gaopara, P.O: Bagha, 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	:	SAHINA BEGUM
(iii) Father's name	:	ALI ASRAF
(iv) GB member's info	:	Branch: Monigram, Bagha, Centre # 17 (Female), Member ID: 1743/1, Group No: 04 Member since: 23-7-2009 (08Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: BDT -93,400
(v) Who pays GB loan installment	:	Fathers
(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	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01786-870148
Father's Contact No.	:	01713-779411
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHINA BEGUM joined Grameen Bank since 08 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	:	M/S. ASIF TELICOM
Location	:	Bagha, Bazzar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT- 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 20ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Photocopy & Others Sale etc.▪ Average 40% 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.

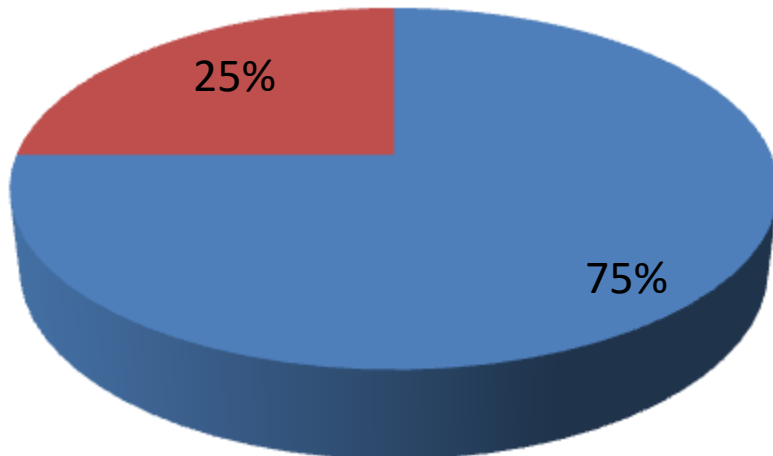
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Photocopy & others Sale etc.	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Photocopy & others Sale etc.	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1,200	14,400
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Photocopy machine	100,000	0	100,000
Others	50,000	0	50,000
Staysonari Item	0	50,000	50,000
	0	0	0
Total	150,000	50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDI)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Photocopy & others Sale etc.	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
Photocopy & others Sale etc.	720	21,600	259,200	272,160	285,768
Total variable Expense (B)	720	21,600	259,200	272,160	285,768
Contribution M.(CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1,200	14,400	15,000	16,000
Transportation		100	1,200	1,300	1,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,500	2,600
Guard		0	0	0	0
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
Total Fixed Cost		5,800	69,600	70,600	72,000
Net Profit (E) [C-D]		8,600	103,200	110,840	118,512

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	103,200	110,840	118,512
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		83,200	174,040
	Total Cash Inflow	153,200	194,040	292,552
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	83,200	174,040	272,552

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 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





