

Proposed NU Business Name: **ADITTO TELECOM**



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

Name	:	<b>PRIOTOSH BORMON</b>
Age	:	15-01-1992 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Sister 2 Brother
Address	:	Vill: Mulgao P.O: Sontan para P.S: Kaliganj Dist:Gazipur
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>CHONCHOLA BORMON</b>
(iii) Father's name	:	<b>RONJIT BORMON</b>
(iv) GB member's info	:	Branch :Kaliganj Centre 66 (Female), Member ID: 4783 , Group No: 03 Member since: 1-03-1986 (31Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 0
(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.)	:	No
Business Experiences and Training Info	:	2 Years experience in running business.02 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927095118
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**CHONCHOLA BORMON** joined Grameen Bank since 31 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

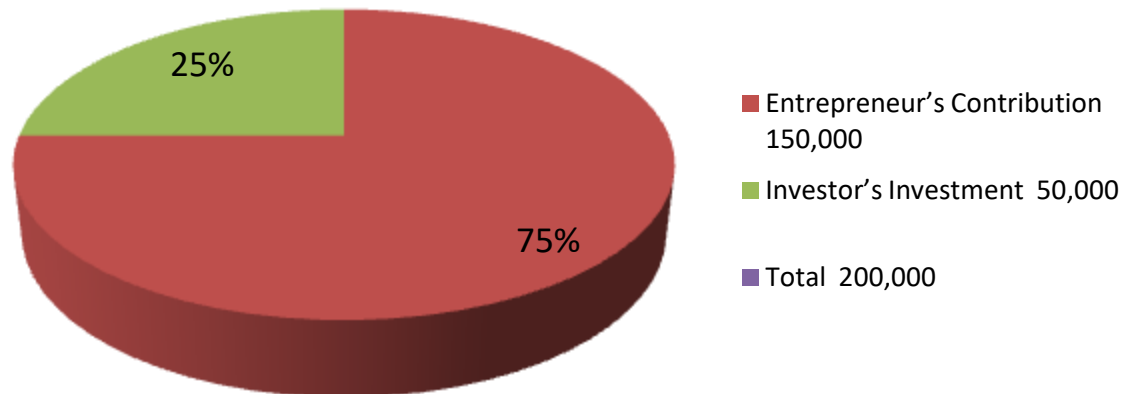
Business Name	:	<b>ADITTO TELECOM</b>
Location	:	-
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 06 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobile charger,Mobile Battery,Bekash cash,Mobile recharge card ,e.t.c	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Mobile charger,Mobile Battery,Bekash cash,Mobile recharge card ,e.t.c	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		200	2400
Generator		300	3600
Mobile Bill		500	6000
Total Fixed Cost (D)		9500	114000
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Charger			25,000			50,000	75,000
Mobile Battery			25,000			0	25,000
						0	0
Bekash Cash			25,000			0	25,000
Mobile Recharge card			25,000			0	25,000
security			50,000			0	50,000
	0	0	150,000	0	0	50,000	200,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Mobile charger,Mobile Battery,Bekash cash,Mobile recharge card ,e.t.c	3700	111000	1332000	1398600	1468530
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3700</b>	<b>111000</b>	<b>1332000</b>	<b>1398600</b>	<b>1468530</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>3145</b>	<b>94350</b>	<b>1132200</b>	1188810	<b>1248251</b>
<b>Total Variable Expense</b>	<b>3145</b>	<b>94350</b>	<b>1132200</b>	<b>1188810</b>	<b>1248251</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>555</b>	<b>16650</b>	<b>199800</b>	<b>209790</b>	<b>220280</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>9500</b>	<b>110400</b>	<b>111400</b>	<b>112430</b>
<b>Net Profit (E)= [C-D]</b>		<b>7150</b>	<b>85800</b>	<b>90090</b>	<b>94595</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	85,800	90090	94594.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65800	135890
	<b>Total Cash Inflow</b>	<b>135,800</b>	<b>155,890</b>	<b>230,485</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>65,800</b>	<b>135,890</b>	<b>210,485</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 02 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

