

Proposed NU Business Name: **M B TELECOM AND DIGITAL STUDIO**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IQBAL HASAN
Age	:	07-02-1990 (27Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Boiradighi P.O Ranirhat P.S: Shahjahanpur, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ALBA BEGUM
(iii) Father's name	:	MD LOYA MIA
(iv) GB member's info	:	Branch: Ashekpur, Shahjahanpur, Centre # 59(Female), Member ID:7872/1, Group No: 07 Member since: 18-09-1997 (10Years) First loan: BDT 3000 /- Outstanding loan:
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	:	11 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-650783
Wife's Contact No.	:	01954-750822
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ALBA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M B TELECOM AND DIGITAL STUDIO
Location	:	Ranirhat,Shahjahanpur, Bogra
Total Investment in BDT	:	BDT 2,93,000/-
Financing	:	Self BDT 2,43,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 8 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sound box and electric sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

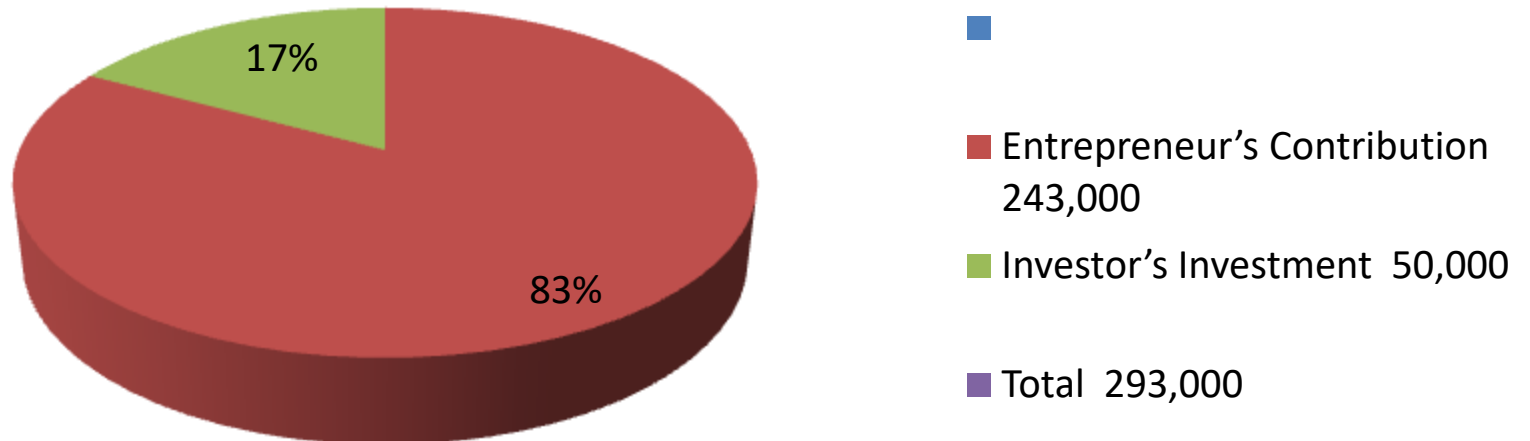
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sound System rent and electric sales	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Production cost	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
House rant		1,500	18,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		300	3,600
Guard		150	1,800
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		12,750	153,000
Net Profit (E) [C-D]		14,250	171,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sound system big	2	75000	150,000	1	50,000	50,000	200,000
Sound system small	1	25000	25,000	0	5,000	0	25,000
Computer	1	20000	20,000	0	0	0	20,000
Light	200	100	20,000	0	0	0	20,000
Mobile battery	100	200	20,000	0	10000	0	20,000
Camera	1	8000	8,000	0	5000	0	8,000
Total	0		243,000	0		50,000	293,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sound System rent and electric sales	4,000	120,000	1,440,000	1,512,000	1587600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1587600
Less. Variable Expense					
Purchase cost	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant		1500	18,000	18,000	18,000
Electricity Bill		1000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6000
Salary (self)		5000	60,000	60,000	60000
Salary (staf)		8000	96,000	96,000	96000
Entertainment		400	4,800	4,800	4800
Guard		150	1,800	1,800	1800
Mobile Bill		500	6,000	6,000	6000
Total fixed Cost (D)		17,050	204,600	204,600	204,600
Net Profit (E) [C-D)		18,950	227,400	249,000	271,680
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	227,400	249,000	271,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		207,400	436,400
	Total Cash Inflow	277,400	456,400	708,080
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	207,400	436,400	688,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Ranirhat,Shahjahanpur,
Bogra .
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

