

Proposed NU Business Name: **MA TELECOM & VARITIES STORE**



Project identification and prepared by: Md Jamal Hossain,  
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



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

Name	:	<b>ABDUR RAHAMAN</b>
Age	:	05-01-19897 (30 Years)
Education, till to date	:	HSC
Marital status	:	married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 0 Sisters
Address	:	Vill: Uttor chor para, P.O: Joypara ; P.S: Dohar, Dist: Dhaka.
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>JOMILA BEGUM</b>
(iii) Father's name	:	<b>LATE.ABDUR RAHIM</b>
(iv) GB member's info	:	Branch:-joypara, Centre # 29 (Female), Member ID: 4233, Group No: 05 Member since: 1997-2005 (08Years) First loan: BDT 5000/-
Further Information:	:	Existing loan: 80,000 Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	0 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-293662
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOMILA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

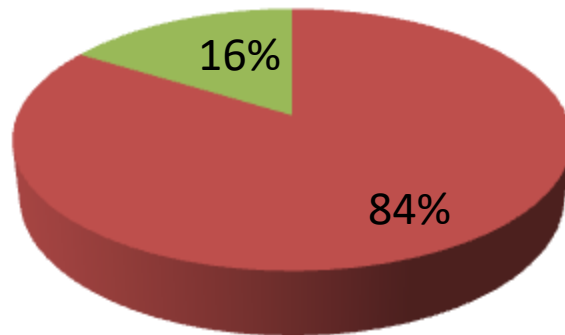
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA TELECOM &amp; VARITIES STORE</b>
Location	:	One Bank road, Dohar, Dhaka
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 260,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Softdrink, Mobile Card, &amp; all Veterinary items, etc.</li><li>▪Average gain on 25% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
cosmatic, Stationary, Soft Drink,Cofee, ETC	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
cosmatic, Stationary, Soft Drink,Cofee, ETC	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		8900	106800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
soft drink	40	600	24,000	10	600	6,000	30,000
Conficanari Item			60,000			0	60,000
Rice	5	2500	12,500	5	3000	15,000	27,500
Flour	5	3200	16,000	3	4000	12,000	28,000
Security			100,000			0	100,000
Others			47,500			17,000	64,500
	50	6300	260,000			50,000	310000



- Entrepreneur's Contribution 260,000
- Investor's Investment 50,000
- Total 310,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Long cloth, Print Cloth, &amp; Service ETC</b>	2500	75000	900000	945000	992250
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>1625</b>	<b>48750</b>	<b>585000</b>	614250	<b>644963</b>
<b>Total Variable Expense</b>	<b>1625</b>	<b>48750</b>	<b>585000</b>	<b>614250</b>	<b>644963</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>	<b>330750</b>	<b>347288</b>
<b>Less Fixed Expense</b>					
Rent		1250	15000	15000	15000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>15550</b>	<b>186600</b>	<b>187300</b>	<b>188015</b>
<b>Net Profit (E)= [C-D]</b>		<b>10700</b>	<b>128400</b>	<b>134820</b>	<b>141561</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	128,400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108400	223220
	<b>Total Cash Inflow</b>	<b>178,400</b>	<b>243,220</b>	<b>364,781</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>108,400</b>	<b>223,220</b>	<b>344,781</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







বিকাশ  
করুন

Rose Cafe



এখানে কফি পাওয়া যায়

Hot line : 01671002708, 01811918716

ম্যা টেলি



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