

Proposed NU Business Name: **APU TELICOM ELECTRIC**



Project identification and prepared by: Mr. Kabir Raksam
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. ROFIQUL ISLAM
Age	:	03-12-1983(33Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 brother & 2 sister
Address	:	Vill: Ramrama,P.O: ramrama.P.S: bagmara, 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	:	MST. AKLIMA BIBI
(iii) Father's name	:	MD. TACHER ALI MULLAH
(iv) GB member's info	:	Branch: Shreepur, Centre # 24(Female), Member ID: 5274/4, Group No: 05 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 2075
(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	:	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.	:	01733285817
Father's Contact No.	:	01761235446
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AKLIMA BIBI joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

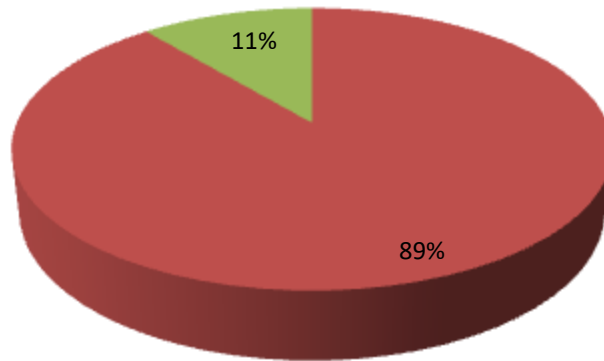
Business Name	:	APU TELICOM AND ELECTRIC
Location	:	Taherpur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 4,00,000-(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 08ft= 160 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense		0	
cables,switch board,etc	3,200	96,000	1152000
Total variable Expense (B)	3,200	96,000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		3500	42,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		100	1,200
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		10,000	120,000
Net Profit (E) [C-D]		14,000	168,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
electric			400,000			50000	450,000
Total	0	0	400000		0	50000	450000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 50,000
- Total 450,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense		0	0	0	0
sales product	4000	120000	1440000	1512000	1587600
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		3500	42000	42000	42000
Electricity Bill		500	6000	7000	8000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment		100	1200	1300	1400
Salary (staff)					
Security Gard		100	1200	1300	1400
Bank service Charge			100	100	100
Total Fixed Cost		10000	120100	122500	124900
Net Profit (E) [C-D)		20000	239900	255500	272000
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	239900	255500	272000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		219900	455400
	Total Cash Inflow	289900	475400	727400
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	219900	455400	707400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: taherpur, bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





ROCKET
قارون
موتور سياره
موتور سياره
موتور سياره
موتور سياره

VICTOR PLUS

VICTOR

VICTOR PLUS

VICTOR Economy

VICTOR PLUS

VICTOR Economy

VICTOR SUPER MULTI CORE

AXY LINE

SSE



जुमार कैंडल

HRB

GREEN CITY

बीप सिटी

CATA

आग्नीव

MSM

AS RAO

THE ONLY BOTTLED
AND AFFORDABLE
CANDLES FOR
DISCOUNTS WHO
LOVE THEM

Family picture

