

Proposed NU Business NameE : O S TELECOM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD LOTFAR RAHMAN SAYEED
Age	:	07-09-1993 (24Years)
Education, till to date	:	CLASS-TEN
Marital status	:	UNMarried
Children	:	NONE
No. of siblings:	:	01 Brother 01Sister
Address	:	ViLL:ABDULLPUR P.O : ABDULLPUR P.S: KERANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALMA AKTER
(iii) Father's name	:	MOHMMAD OMUR FARUK
(iv) GB member's info	:	Branch: BASTA Centre # 09/M(Female), Member ID: 4082/2, Group No: 07 Member since:05-03-1993 First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
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 & Skill	:	08 years of business experience in running business : :
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710813492
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA AKATER joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

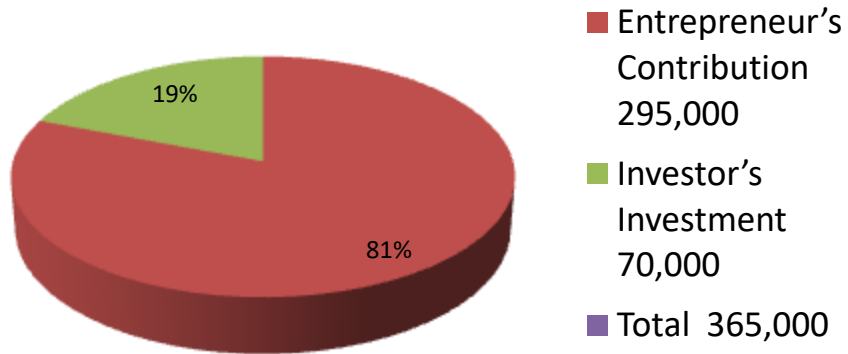
Proposed Nobin Udyokta Business Info

Business Name	:	O S TELECOM
Location	:	ABDULLAPUR BAZAR KERANIGONJ, DHAKA
Total Investment in BDT	:	BDT 3,65,000/-
Financing	:	Self BDT 2,95,000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Mobile Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile, carger, cergerlighthHad phone	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Mobile, carger, cergerlighthHad phone	4500	135000	1620000
Total Variable Expense	4500	135000	1620000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		4000	48000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		200	2400
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		10200	122400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Mobile	15	12000	180000	Mobile	07	10000	70000	250000
Crover	500	200	100000					100000
Othrs			15000					15000
Total			295000				70000	365000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Mobail,carger,cergerlighth Hedphone	5500	165000	1980000	2079000	2182950
	0	0	0	0	0
Total Sales	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Mobail,carger,cergerlighth Hedphone	5000	150000	1800000	1890000	1984500
Total Variable Expense	5000	150000	1800000	1890000	1984500
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		4000	48000	48000	48000
Electric Bill		450	5400	5700	6000
Transportaion		350	4200	4410	4630.5
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		10450	125400	126010	126630.5
Net Profit (E)= [C-D]		4550	54600	57330	60197
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	54,600	57,330	60,197
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		26,600	55,930
	Total Cash Inflow	124,600	83,930	116,127
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	26,600	55,930	88,127

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :07
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Abdullapur Bazar Keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest









