

Proposed NU Business Name: **MA TELECOM**



Project identification and prepared by: MD Habibulaah
Kaliganj, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOUROV MIA
Age	:	10-02-1988 (30 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister 1 Brother
Address	:	Vill: Vadaroti P.O: Kaliganj: 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	:	ROKEYA BEGUM
(iii) Father's name	:	MOSLE UDDIN
(iv) GB member's info	:	Branch :Kaliganj, Centre 77 (Female), Member ID: 7291/1 , Group No: 01 Member since: 01-01-2000-2018(18Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 300000, Outstanding Loan: 16140
(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	:	07 years experience in running business.07 Years in own business he has 3 month training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837979629
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

ROKEYA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

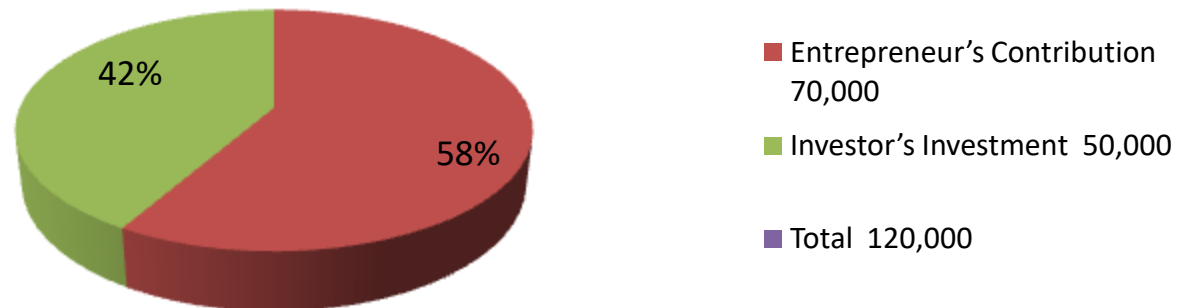
Proposed Nobin Udyokta Business Info

Business Name	:	MA TELECOM
Location	:	Vadarti Bazar,Kaliganj,Gazipur Sadar
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Charger,headfone,Blietooth,Mobile Spicker,Display,Battery e.t.c.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Charger,headfone,Blietooth,Mobile Spicker,Display,Battery e.t.c.	2800	84000	1008000
		0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Charger,headfone,Blietooth,Mobile Spicker,Display,Battery e.t.c.	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Charger	100	100	10000	1	50000	50,000	60,000
Headphone	12	250	3000			0	3,000
Bluetooth	20	500	10000				10,000
Chager Fan	10	300	3000				3,000
torch	30	600	18000				18,000
Display	16	600	7600			0	7,600
Battery	12	250	3000				3,000
Mobile Mechienaries			6000				6,000
Others			9400			0	9,400
							0
	200	2600	70,000	1	50000	50,000	120000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Charger,headfone,Blietooth,Mobile Spicker,Display,Battery e.t.c.	3200	96000	1152000	1209600	1270080
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Charger,headfone,Blietooth,Mobile Spicker,Display,Battery e.t.c.	2560	76800	921600	967680	1016064
Total Variable Expense	2560	76800	921600	967680	1016064
Contributon Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		8000	96000	156600	949230
Net Profit (E)= [C-D]		11200	134400	141120	148176
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	134,400	141120	148176
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114400	235520
	Total Cash Inflow	184,400	255,520	383,696
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	114,400	235,520	363,696

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

