

MANIK TELECOM AND HARDWARE



Presented By
Md. Nur Alam

NU Identified and PP Prepared by:
Md. Ballal Hossain (Ramgonj Unit)
Verified By- Md. Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Nur Alam
Age	:	33 years (01-01-1983)
Marital status	:	Married
Children	:	02 Sons & 01 Daughter
No. of siblings:	:	02 brothers, 01 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Nur Jahan Begum
(iii) Father's name	:	Mr. Abul Hossain
(iv) GB member's info	:	Branch: Sonapur-Ramgonj, Centre-7/m, Loanee no-1431, Group no-04. Member since :10-02-1992 , First loan: Tk. 4000/- Existing loan: Nill Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GK	:	N/A
(ix) Others	:	N/A
Education	:	S. S. C

Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Telecom & Hardware Business
Trade License	:	143
Business Experiences	:	07 years
Other Own/Family Sources of Income	:	Agriculture, Saw mill (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01942247800
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 1992 (08 years). She brought some cattle and land from the income of GB loan. They also built their own house. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Manik Telecom & Hardware
Address/ Location	:	Padma Bazar ,Ramgonj, Laxmipur.
Total Investment in BDT	:	5,50,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 63% Required Investment BDT 2,00,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	7,000/-
Proposed Salary	:	7,000/-
Proposed Business	:	
(i)% of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	05 months.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed item (BDT)	Total investment (BDT)
<u>Different types of stock Item</u>			
Advance	=1,00,000/-		
Pin, Cable, Nut, Scoop,	=35,000/-		
Oil, Color Pot	=30,000/-		
Poly Paper, Terpal, Nut, Locker	=20,000/-		
Fan & Energy Bulb	=20,000/-		
Laptop (1)	=25,000/-		
Electrical Goods	=20,000/-		
Bkash, Dutch Bangla, Mobile Bank & Mobile Load,			
Mobile Accessories	=75,000/-		
Furniture	=25,000/-		
	3,50,000/-		
<u>Different types of proposed Item</u>			
Perek, Cable	=70,000/-		
Color Pot &, Scoop	=50,000/-		
Nut, Top Pin	=10,000/-		
B R B Cable	=30,000/-		
Fan & Energy Bulb	=40,000/-		
		2,00,000/-	
Total Capital	3,50,000/-	2,00,000/-	5,50,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500/-	75,000/-	9,00,000/-
<i>Less: Cost of sales (B)</i>	2,000/-	60,000/-	7,20,000/
<i>Income C =(A-B)</i>	500/-	15,000/-	1,80,000/-
Memory Load, Mobile Load, Mobile Banking (D)	250/-	7,500/-	90,000/-
Gross Profit (E) [C+D]	750/-	22,500/-	2,70,000/
<i>Less: Operating Costs</i>			
Electricity Bill		400/-	4,800/-
Shop Rent		2,000/-	24,000/-
Mobile bill & Others (Transportation and fees)		1,000/-	12,000/-
Present salary/ own		7,000/-	84,000/-
Night Guard bill		100/-	1,200/-
Generator bill		300/-	3,600/-
Non Cash Item:-			
Depreciation Expenses (10%)		209/-	2,508/-
<i>Total Operating Cost (F)</i>		11,009/-	1,32,108/-
Net Profit (E-F):		11,491/-	1,37,892/-

Financial Projection of NU Business Plan

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	75,000/-	9,00,000/-	90,000/-	10,80,000/-	1,05,000/-	12,60,000/-
Less: cost of sales (B)	58,200/-	6,98,400/-	72,000/-	8,64,000/-	84,000/-	10,08,000/-
Income [C=(A-B)]	16,800/-	2,01,600/-	18,000/-	2,16,000/-	21,000/-	2,52,000/-
Memory Load, Mobile Load, Mobile Banking (D)	9,000/-	1,08,000/-	10,500/-	1,26,000/-	12,000/-	1,44,000/-
Gross Profit [(E= (C+D))]	25,800/-	3,09,600/-	28,500/-	3,42,000/-	33,000/-	3,96,000/-
Less: Operating Costs						
Electricity Bill	400/-	4800/-	500/-	6000/-	600/-	7,200/-
Generator bill	300/-	3,600/-	300/-	3,600/-	400/-	4,800/-
Shop Rent	2,000/-	24,000/-	2,000/-	24,000/-	2,000/-	24,000/-
Mobile Bill (SMS & Reporting, inclusive Trans. & Others)	1,000/-	12,000/-	1,200/-	14,400/-	1,500/-	18,000/-
Salary (Own)	7,000/-	84,000/-	8,000/-	96,000/-	9,000/-	1,08,000/-
Night Guard bill	100/-	1,200/-	150/-	1,800/-	200/-	2,400/-
Non Cash Item:						
Depreciation Expenses(25,000)x10%	209/-	2,508/-	209/-	2,508/-	209/-	2,508/-
Total Operating Cost (F)	11,009/-	1,32,108/-	12,359/-	1,48,308/-	13,909/-	1,66,908/-
Net Profit (E-F) :	14,791/-	1,77,492/-	16,141/-	1,93,692/-	19,091/-	2,29,092/-
GT Pay back	80,000/-		80,000/-		80,000/-	
Retained money	97,492/-		1,13,692/-		1,49,092/-	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000/-	-	-
1.2	Net Profit	1,77,492/-	1,93,692/-	2,29,092/-
1.3	Depreciation (Non cash item)	2,508/-	2,508/-	2,508/-
1.4	Opening Balance of Cash Surplus		1,00,000/-	2,16,200/-
	Total Cash Inflow	3,80,000/-	2,96,200/-	4,47,800/-
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000/-	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000/-	80,000/-	80,000/-
	Total Cash Outflow	2,80,000/-	80,000/-	80,000/-
3.0	Net Cash Surplus	1,00,000/-	2,16,200/-	3,67,800/-

SWOT Analysis

STRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality services to meet demand for the community.

WEAKNESS

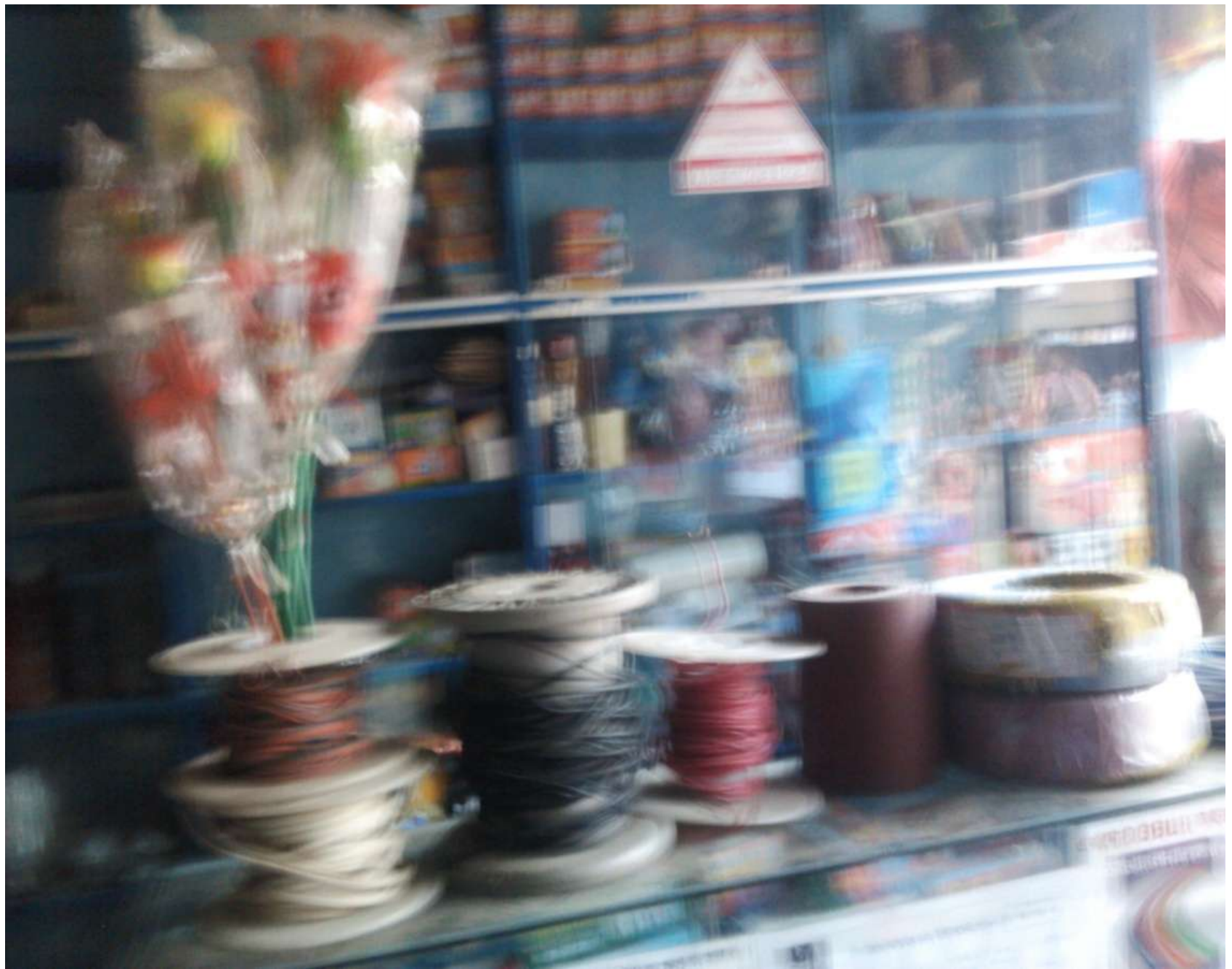
- ✓ Credit sales
- ✓ Less stock
- ✓ High Transportation cost.

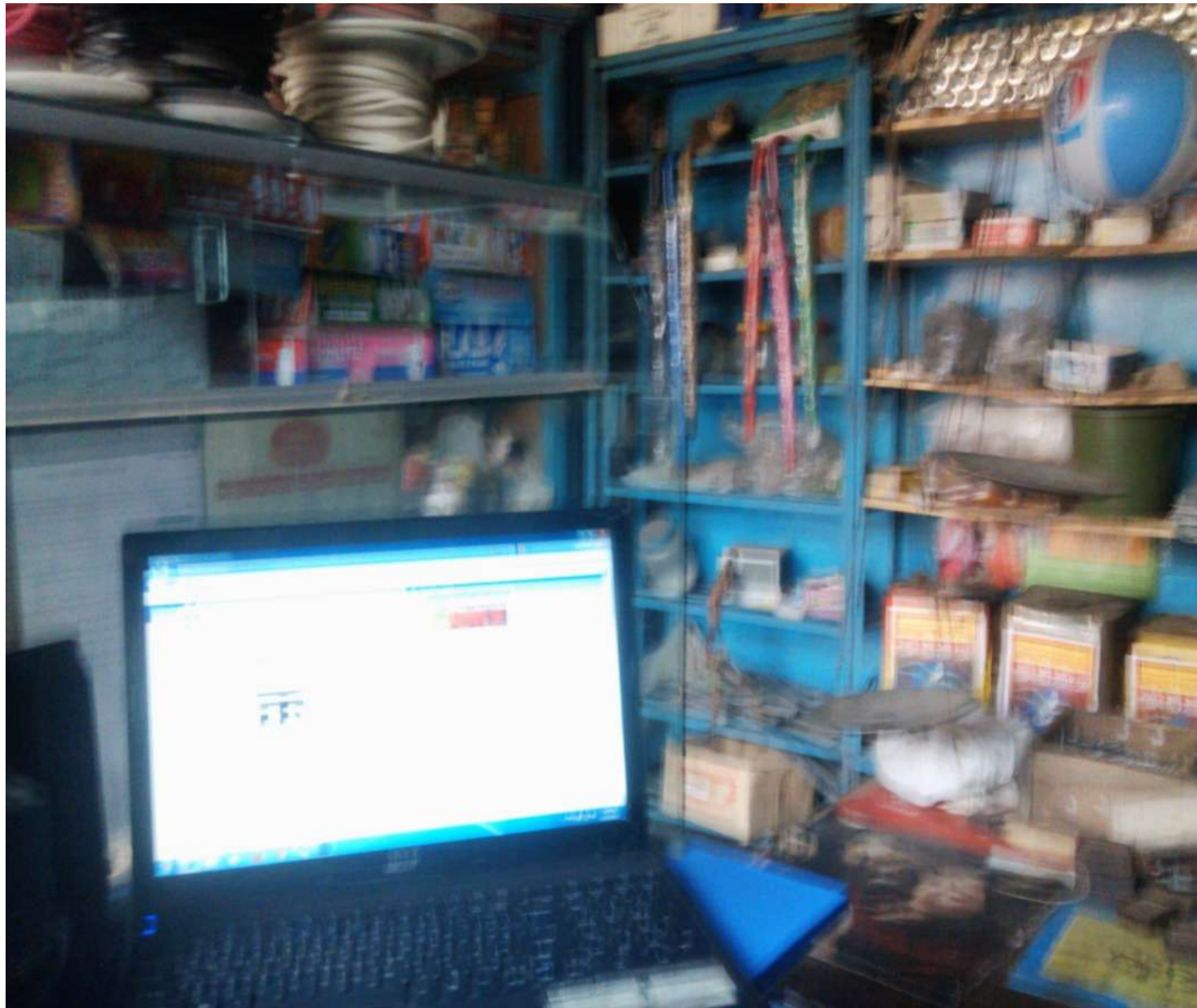
OPPORTUNITY

- ✓ High Demand in community.
- ✓ Beside main road.
- ✓ Covered a huge area

THREATS

- ✓ Theft
- ✓ Fire
- ✓ Other competition.









বিকাশ ওয়ালোট খুলুন



বিকাশ
ওয়ালোট
খুলুন



Presented at
7th Internal Design Lab
On 20 April, 2015 at Grameen Trust

For More Information
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