

Al- Samad Telecom Digital Studio & Confectionary



Presented by
Md.Nur Nabi

Nu Identified and PP Prepared by :
Farhana Huque

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Studio, Mobile banking & Confectionary
Business Experiences	:	5 Years :
Other Own/Family Sources of Income	:	Father is a business man (grocery shop)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1997 (17 years). At first She took 2000/- taka from GB. NU's father invested GB Loan in his business. He also bought some agro-land from the income of his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Al- Samad Telecom Digital Studio & Confectionary
Address/ Location	:	Ramgonj South Bazar, Wapda Road, Ramgonj.
Total Investment in BDT	:	4,00,000/-
Financing	:	Self BDT 2,00,000 (from existing business) 50 % Required Investment BDT 2,00,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	6000/-
Proposed Salary	:	6000/-
Proposed Business	:	
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1000	30000	360000
<i>Less: Cost of sales (B)</i>	850	25500	306000
Gross Profit (C) [C=(A-B)]	150	4500	54000
Income(Mobile servicing, Memory load, Print, Scan, Photo , Flexi load, Mobile Banking)	350	10500	126000
Total	500	15000	180000
Less: Operating Costs			
Electricity bill		300	3600
Generator bill		200	2400
Shop Rent		1000	12000
Night Guard bill		100	1200
Mobile bill		500	6000
Present salary/Drawings- self		6000	84000
Others cost + Fees		100	1200
Non Cash Item:			
Depreciation Expenses		1791	21492
Total Operating Cost (D)		9991	119892
Net Profit (C-D):		5009	60108

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present Items:			
1. Fridge	30000		
2. Laptop	40000		
3. Printer	15000		
4. Scanner	10000		
5. Camera	15000		
6. Furniture	50000		
7. Furniture	5000		
7. Mobile Accessories	10000		
8. Mobile Banking	5000		
9. Cosmetics	10000		
10. Bakery Items	10000		
11. Beverage and cold drinks	10000		
Proposed Items			
1. Photocopy Machine		65000	
2. I P S		35000	
3. Mobile Accessories		5000	
4. Mobile set		30000	
5. Mobile Sim		5000	
6. Mobile Banking (b cash, u cash, my cash, Dutch - Bangla)		50000	
7. Cosmetics Items		10000	
Total Capital	200000/-	200000/-	400000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales Income (A)	1000	30000	360000	1200	36000	432000	1300	39000	468000
Less: Cost of sales (B)	850	25500	306000	1020	30600	367200	1100	33000	396000
Gross Profit (C) [C=(A-B)]	150	4500	54000	180	5400	64800	200	6000	72000
Income from (Mobile servicing, Memory load, Print, Photo copy, Scan, Photo , Flexi load, Mobile Banking, Hand set & accessories)	600	18000	216000	700	21000	252000	800	24000	288000
Total	750	22500	270000	880	26400	316800	1000	30000	360000
Less: Operating Costs									
Electricity bill		300	3600		350	4200		350	4200
Generator bill		200	2400		250	3000		250	3000
Shop Rent		1000	12000		1000	12000		1000	12000
Night Guard bill		100	1200		150	1800		150	1800
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings- self		6000	72000		7000	84000		8000	96000
Others cost + Fees		100	1200		150	1800		150	1800
Non Cash Item:									
Depreciation Expenses		3041	36492		3041	36492		3041	36492
Total Operating Cost (D)		11241	134892		12441	149292		13441	161292
Net Profit (C-D):		11259	135108		13959	167508		16559	198708
Pay back			80000			80000			80000
Retained Income:	55108			87508			118708		

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit (Ownership Tr. Fee added back)	135108	167508	198708
1.3	Depreciation (Non cash item)	36492	36492	36492
1.4	Opening Balance of Cash Surplus	-	91600	215600
	Total Cash Inflow	371600	295600	450800
2.0	Cash Outflow			
2.1	Purchase of Product	200000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	91600	215600	370800

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Load Shading.

OPPORTUNITY

- ✓ Huge demand of confectionary items.
- ✓ Central point of Ramgonj.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.



banglalink

বাংলালিংক

এখানে, উ-স্টোরের মাধ্যমে স্টকিং করা হয়েছে

বাংলালিংক

বাংলালিংক

বাংলালিংক

এখানে রিচার্জ করুন

রিচার্জ করুন

রিচার্জ করুন

রিচার্জ করুন

একাউন্ট খুলুন ফ্রি!

একাউন্ট খুলুন ফ্রি!

একাউন্ট খুলুন ফ্রি!

bKash

একাউন্ট খুলুন ফ্রি!

একাউন্ট খুলুন ফ্রি!

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়

এখানে ফ্লোজিলোড করা হয়









Presented at 43
SB Executive Design Lab
on , 28 December 2014 at YC



For more information
Grameen Trust
Phone No : 9017038
Md.Nur Nabi
Cell No: 01765-029232