

Proposed NU Business Name: **MA BABA TELECOM**



Project identification and prepared by: MD. Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM HOSSAIN
Age	:	19-04-1995 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Uttar Gojaria, P.O: Kaliakoir, P.S: Kaliakoir, 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	:	SAJEDA BEGUM
(iii) Father's name	:	MD. BABUL HOSSAIN
(iv) GB member's info	:	Branch: Kaliakoir, Centre # 26(Female), Member ID: 2022, Group No: 03 Member since: 19-04-2005 (10Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: BDT 65,240
(v) Who pays GB loan installment	:	Brother
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01689-468500
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABA TELECOM
Location	:	Bus stand, Kaliakoir, Gazipur
Total Investment in BDT	:	BDT 1,89,000/-
Financing	:	Self BDT 1,09,000/-(from existing business) 58% Required Investment BDT 80,000/-(as equity) 42%
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	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile, Battery, Charger, Cover, Egg etc. ▪Average 20% gain on sale. ▪Average 3% gain on egg sale. ▪Provide Bkash & song load service. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Konabari. ▪Agreed grace period is 3 months.

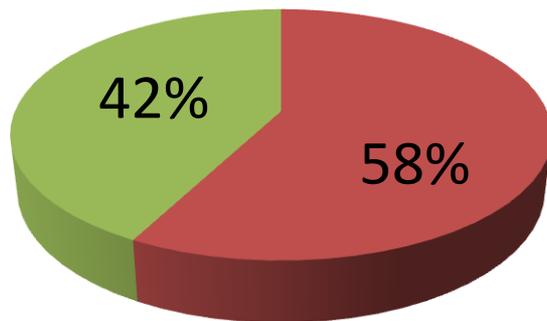
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Accessories	1,000	30,000	360,000
Bkash	80	2,400	28,800
Song load	100	3,000	36,000
Egg	10,000	300,000	3,600,000
Total Sales (A)	11,180	335,400	4,024,800
Less. Variable Expense			
Mobile Accessories	800	24,000	288,000
Egg	9,700	291,000	3,492,000
Total variable Expense (B)	10,500	315,000	3,780,000
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800
Less. Fixed Expense			
Rent		1,400	16,800
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		6,500	78,000
Guard		250	3,000
Total fixed Cost (D)		13,550	21,600
Net Profit (E) [C-D]		6,850	223,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Phone (10 x 1350)	13,500	12,000	25,500
Battery (40 x 220)	8,800	2,000	10,800
Charger (35 x 100)	3,500	2,000	5,500
Cover, Glass Paper, Pendrive, Headphone, Cable etc	16,220	2,000	18,220
Memory Card (50 x 200)	10,000	2,000	12,000
Egg (9 x 220)	1,980	30,000	31,980
Bkash	40,000	30,000	70,000
Computer	15,000	0	15,000
Total	109,000	80,000	189,000

Source of Finance



- Entrepreneur's Contribution 109,000
- Investor's Investment 80,000
- Total 189,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile Accessories	1,500	45,000	540,000	567,000
Bkash	120	3,600	43,200	45,360
Song load	100	3,000	36,000	37,800
Egg	20,000	600,000	7,200,000	7,560,000
Total Sales (A)	21,720	651,600	7,819,200	8,210,160
Less. Variable Expense				
Mobile & Accessories	1,200	36,000	432,000	453,600
Egg	19,400	582,000	6,984,000	7,333,200
Total variable Expense (B)	20,600	618,000	7,416,000	7,786,800
Contribution Margin (CM) [C=(A-B)]	1,120	33,600	403,200	423,360
Less. Fixed Expense				
Rent		1,400	16,800	16,800
Electricity Bill		200	2,400	3,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		10,500	126,000	130,000
Guard		250	3,000	3,000
Non Cash Item				
Depreciation		250	3,000	3,000
Total Fixed Cost		17,900	214,800	219,800
Net Profit (E) [C-D]		15,700	188,400	203,560
Investment Payback			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	188,400	203,560
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		143,400
	Total Cash Inflow	271,400	349,960
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	143,400	301,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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

মা-বাবা টেলিকম

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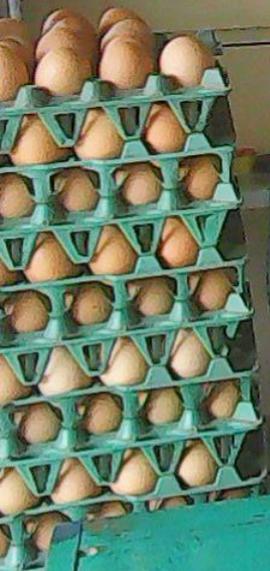
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bKash

FlexiLOAD



প্রয়োজনে পাশে
বিক্রয়



স্বাক্ষরিত পণ্য	
মডেল নং	মূল্য
819	2GB
233	4GB
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Sristy Education Family

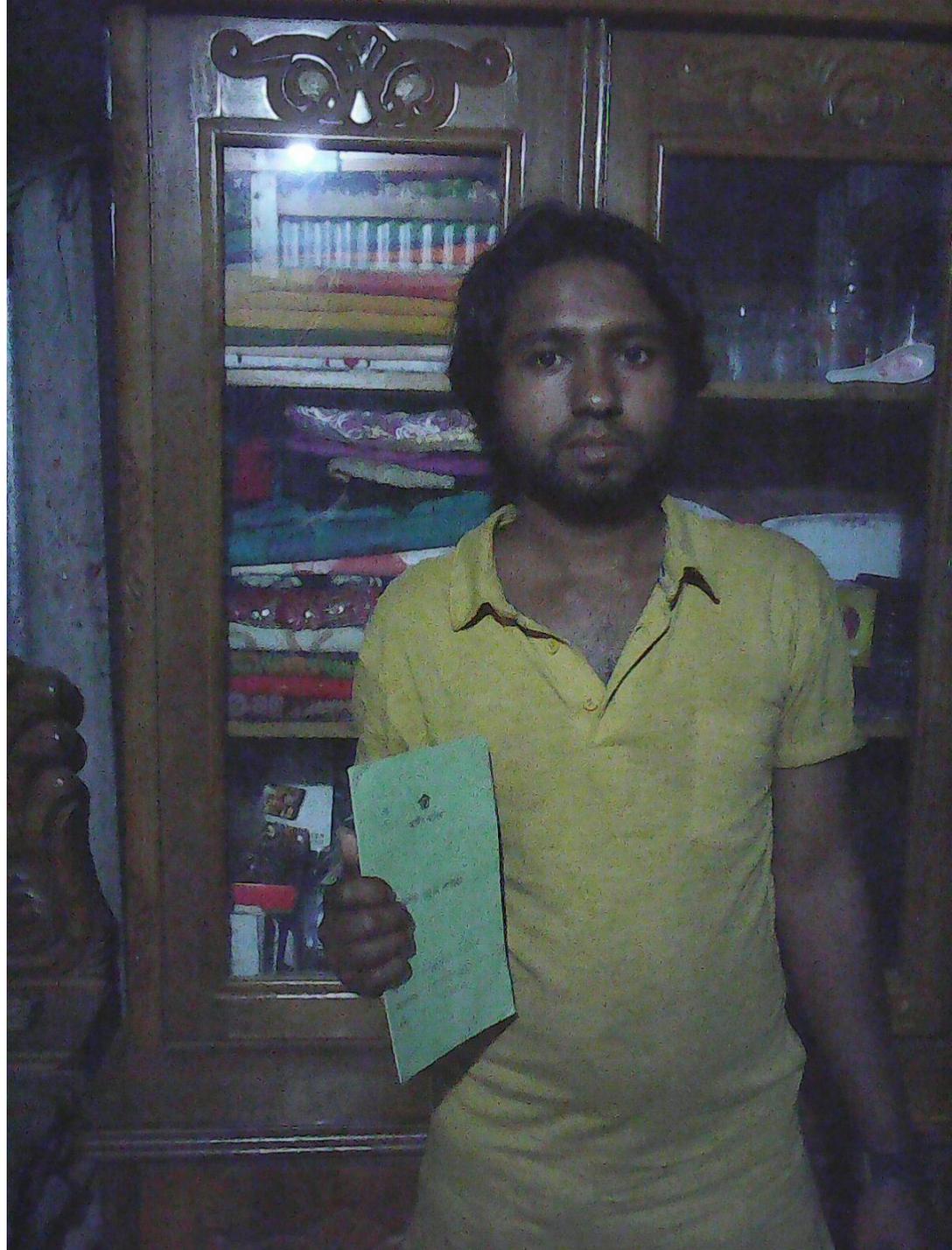
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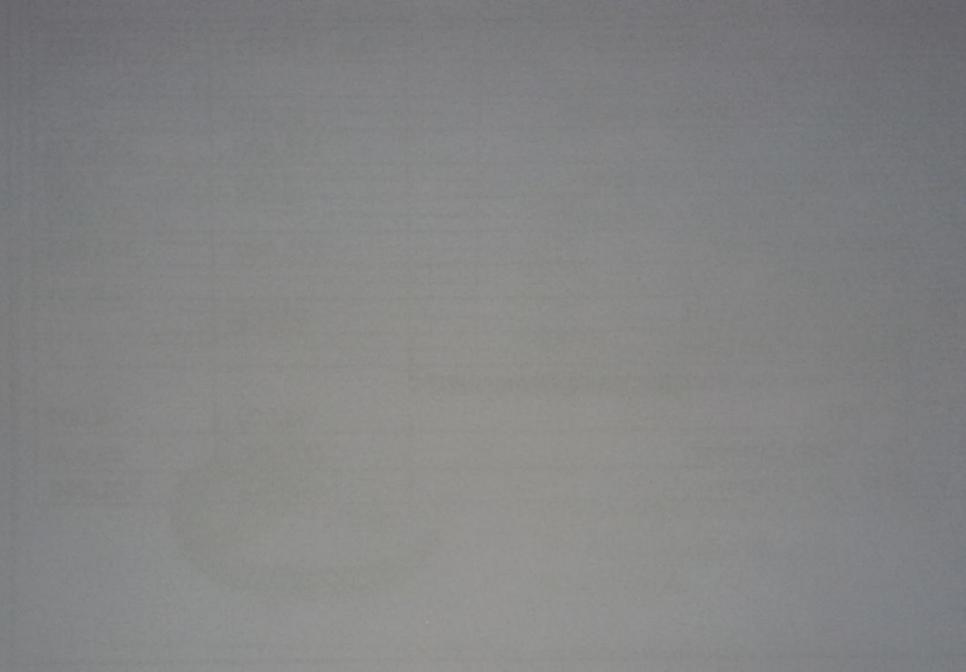
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FAMILY PICTURE