

Proposed NU Business Name: **AFRIDA TELECOM**



Project identification and prepared by: Md. Kazem Uddin,
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	AZHARUL ISLAM
Age	:	09-01-1989 (27 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Jugitola P.O: BRRI P.S: Gazipur Sadar 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	:	MST. ANOWARA BEGUM
(iii) Father's name	:	MD. AHMED ALI
(iv) GB member's info	:	Branch: Bashon, Centre # 69(Female), Member ID: 10224/1 , Group No: 03 Member since: 04-06-2008 (8Years) First loan: BDT 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 and Training Info	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715439350
Family's Contact No.	:	01858910920
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 8 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband Business .

Proposed Nobin Udyokta Business Info

Business Name	:	AFRIDA TELECOM
Location	:	Jugitola, Gazipur
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 67% Required Investment BDT 1,50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 13 ft= 169 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;gass Silinder,dyes,Saical ring,Electric Cable,pibe,energy bulb,Cow Feed etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent . ▪Collects goods from Chowrasta,Gazipur . ▪Agreed grace period is 3 months.

Existing Business (BDT)

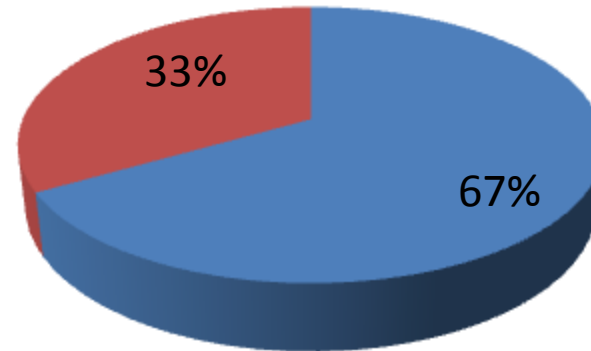
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Silinder,dyes,Saical ring,Electric Cable,pibe,energy bulb,Cow Feed etc.	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Silinder,dyes,Saical ring,Electric Cable,pibe,energy bulb,Cow Feed etc.	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		2000	24,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		200	2,400
Guard			
Generator		100	1,200
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		9,900	1,18,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Silinder,dyes,Saical ring	1,40,000	50,000	1,90,000
Electric Cable,pibe	90,000	60,000	1,50,000
Cow Feed, energy bulb etc.	70,000	40,000	1,10,000
Total	3,00,000	1,50,000	4,50,000

Source of Finance

- Entrepreneur Contribution=300000
- Investors Investment=150000
- Total=450000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Silinder,dyes,Saical ring,Electric Cable,pibe,energy bulb,Cow Feed etc	4,000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000
Less. Variable Expense				
Silinder,dyes,Saical ring,Electric Cable,pibe,energy bulb,Cow Feed etc	3,200	96,000	11,52,000	12,09,600
Total variable Expense (B)	3,200	96,000	11,52,000	12,09,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000	3,02,400
Less. Fixed Expense				
Rent		2000	24,000	24,000
Electricity Bill		200	2,400	2,500
Mobile Bill		350	4,200	4,300
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	10,000
Entertainment		250	3,000	3,000
Generator		100	1,200	1,400
Total Fixed Cost		8,700	1,04,400	1,05,200
Net Profit (E) [C-D]		15,300	1,83,600	1,97,200
Investment Payback			90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,50,000	
1.2	Net Profit	1,83,600	1,97,200
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	93,600
	Total Cash Inflow	3,33,600	2,90,800
2	Cash Outflow		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,40,000	90,000
3	Net Cash Surplus	93,600	2,00,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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









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Top-Up



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আজহারুল ইসলাম
Name: MO AZHARUL ISLAM
পিতা: আজহার আলী
মাতা: আনওয়ার বেগম
Date of Birth: 09 Jan 1989
ID NO: 19893313023785330

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি খারাবি অথবা
কোনো কারণে ক্ষতিগ্রস্ত হলে নতুন করে আবেদন করে নতুন জাতীয় পরিচয়পত্র করা হবে।

ঠিকানা: প্রধান কার্যালয়, জাতীয় পরিচয়পত্র কার্যালয়, ১০/১০২, গুলশান-২, ঢাকা-১২১২


জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা
প্রদানের তারিখ: ১০/১০২/২০১০



FAMILY PICTURE

