

## Proposed NU Business Name: **BABU TELECOM**



Project identification and prepared by: Md.Mizanur rahman  
Bogra Shadar Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. BABU MIA</b>
Age	:	05-02-1995 (22 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Sister
Address	:	Vill: Kholishakandi, P.O Majhira, P.S:Shahjahanpur, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. HELANA BEGUM</b>
(iii) Father's name	:	<b>MD. ABU JAFOR</b>
(iv) GB member's info	:	Branch:Majhira Shahjahanpur, Centre # 61(Female), Member ID: 6162/1, Group No: 09 Member since: 11-10-2010 (04Years) First loan: BDT 15000 /- Outstanding loan: Null
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	:	05 years experience in running business. 05 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-735080
Family's Contact No.	:	01727-295186
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HELANA BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABU TELECOM</b>
Location	:	Majhira bazar, P.S: Shahjahanpur, Dist: Bogra
Total Investment in BDT	:	BDT 66,000/-
Financing	:	Self BDT 26,000/- (from existing business) 39% Required Investment BDT 40,000/- (as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	06 ft x 07 ft= 42 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories, recharge, memory card, etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no labor.</li><li>▪After getting equity fund 01 labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

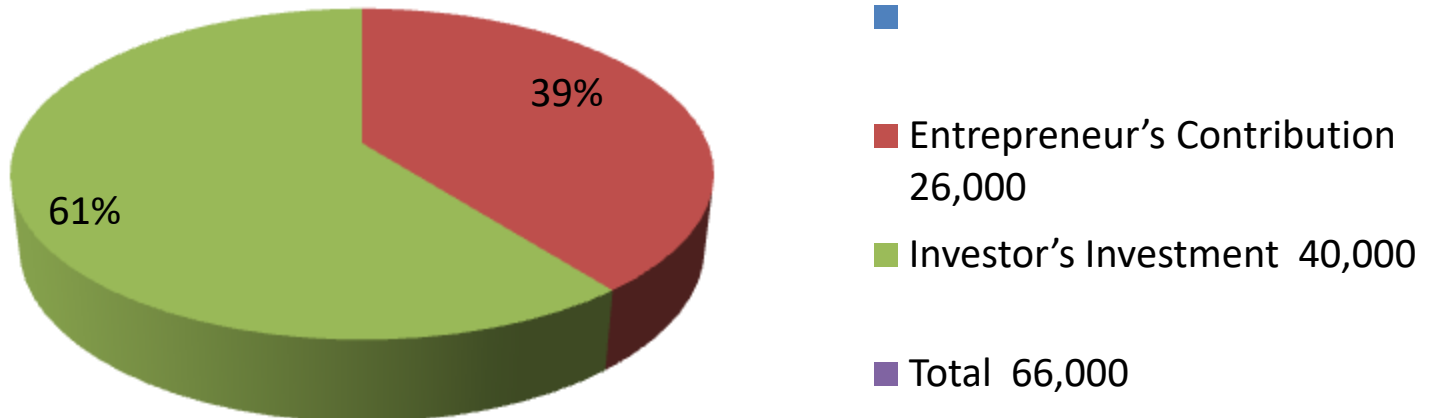
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile accessories, recharge, memori card	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Mobile accessories, recharge, memori card	750	22,500	270,000
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,000	12,000
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,700</b>	<b>20,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Battery	20	250	5,000	50	250	12,500	17,500
Pen draive	25	140	3,500	20	500	10,000	13,500
Charger	30	80	2,400	100	80	8,000	10,400
Head phone	20	100	2,000	0	3400	0	2,000
Key ring	10	50	500	0	15000	0	500
Others	1	2600	2,600	1	9500	9,500	12,100
Security	1	10000	10,000	0	0	0	0
	<b>0</b>	<b>0</b>	<b>26,000</b>	<b>171</b>	<b>41,351</b>	<b>40,000</b>	<b>56,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Mobile ecessories, recharge, memori card	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Mobile ecessories, recharge, memori card	750	22,500	270,000	283,500	297,675
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>	<b>94,500</b>	<b>99,225</b>
<b>Less. Fixed Expense</b>					
House rant		1000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>	<b>69,600</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,700</b>	<b>20,400</b>	<b>24,900</b>	<b>29,625</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	20,400	24,900	29,625
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		4,400	13,300
	<b>Total Cash Inflow</b>	<b>60,400</b>	<b>29,300</b>	<b>42,925</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>4,400</b>	<b>13,300</b>	<b>26,925</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Majhira bazar,Shahjahanpur,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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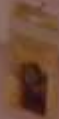
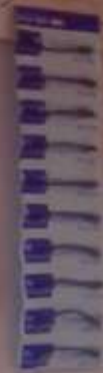






মোবাইলের সিম কাটা হয়।  
মুঠোফোনঃ ০১৭৬২-৭৩৫০৮০







# FAMILY PICTURE

