

Proposed NU Business Name: ARIF TELECOM



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Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIF HOSEN
Age	:	08-12-1994 (23Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Korimpara , P.O: Jamir baria, P.S: Gabtoli , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BEAUTY BEGUM
(iii) Father's name	:	ABDUR RAHMAN
(iv) GB member's info	:	Branch : Digdaria , Centre : 6(Female), Member ID: 1173, Group No: 02 Member since: 26-08-2008 (09 Years) First loan: BDT 5000
Further Information:		Outstanding loan: 34000
(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	:	4 years experience in running business. 3 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01750-592386
Family's Contact No.	:	01727-906072
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEAUTY BEGUM joined Grameen Bank since 9years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF TELECOM
Location	:	-
Total Investment in BDT	:	BDT 185000/-
Financing	:	Self BDT 135000/- (from existing business) 75% Required Investment BDT 50000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	--
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Telecom Accessories .▪Average 20% gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

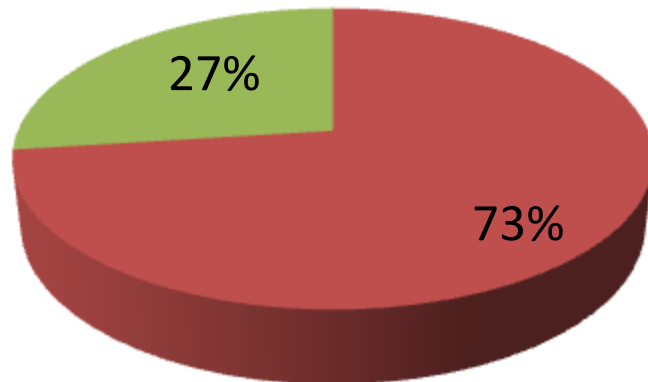
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telecom Accessories	1700	51000	612000
Bikash & Flexi	100	3000	36000
Total sales (A)	1800	54000	648000
Less Variable Exp.			
Telecom Accessories	1360	40800	489600
Total Variable exp. (B)	1360	40800	489600
Contribution Margin CM [C= (A-B)]	440	13200	158400
less fixed exp.			
Rent		500	6000
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		400	4800
Guard		60	720
Genaretor		150	1800
Mobile		300	3600
total fixed cost (D)		7110	85320
Net profit (E) [C-D]		6090	73080

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	23	1500	34,500	30	1,500	45,000	79,500
Multiplug	10	100	1,000			0	1,000
Charger	50	45	2,250			0	2,250
Cover	50	50	2,500			0	2,500
Light	30	50	1,500			0	1,500
Energy light	20	400	8,000			0	8,000
Cable	81	250	20,250	1	5000	5,000	25,250
Bikash & Flexi	1	40000	40,000			0	40,000
Security			25,000				25,000
Total	265		135,000	31		50,000	185,000

Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 50,000
- Total 185,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	2500	75000	900000	945000	992250
Bikash	250	7500	90000	94500	99225
Total Sales (A)	2750	82500	990000	1039500	1091475
less variable Expenses					
Telecom Accessories	2000	60000	720000	756000	793800
Total variable Expenses (B)	2000	60000	720000	756000	793800
Contribution Margin (CM)= (A-B)	750	22500	270000	283500	297675
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		300	3600	16000	3000
Transportation		440	5280	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Entertainment		450	5400	5400	5400
Guard		60	720	720	720
Genaretor		150	1800	1800	1800
Mobile		400	4800	7400	4800
Total Fixed Cost		11300	135600	180320	132720
Net Profit (E) (C-D)		11200	134400	103180	164955
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	134,400	103,180	164955
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114,400	197580
	Total Cash Inflow	184400	217580	362535
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	114,400	197580	342535

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 04 Years: 03
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







গ্রামীণফোন



আরবিফ টেলিকম
অটা পাড়া বাজার, পলতশী, বগড়া

আরবিফ টেলিকম এন্ড কম্পিউটার

খোঁজ মোঃ আরবিফ হান্নান

০১৭২০-৫৯৩৭৭, ০১৭৪১-০১

এখানে মোবাইলের সকল ধরনের মালমুদা - হার্ডওয়্যার, সফটওয়্যার, সার্ভিস, এয়ারটাইম, স্ক্রিনিংয়ের সেবা হয় এবং বিক্রয় করা হয়।
সিডিং, ক্যামেরা, পুস্তক, মোবাইল ও মেমোরি কার্ড ক্রয়-বিক্রয় করা হয়।
সোনামায়ে, অটা পাড়া বাজার, তছলিম উদ্দিন কলেজ রোড, পাবতলি, বগড়া।



গরীবের জন্য বিশেষ



আরিক টেলিকম
আটা পাড়া বাজার, গাবতলী, বগুড়া

সব খোলা হয়।

বিস্ময়কারিত্ব স্বাধীনতার স্বাধীন

আরিক টেলিকম এন্ড কম্পিউটার

খোঃ মোঃ আরিক
০১৭৪০-৫৯২০৯৯

হিমেও থাকতীয় মালামাল ও মামৌশ, কালোলিকে, রবি, এয়ারটেল, স্ট্যান্ডিগেড দেওরা হয় এবং বিকাশ করা হয়।
এখানে পুরাতন মোবাইল ও মেমোরী কার্ড ক্রয়-বিক্রয় করা হয়।
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FAMILY PICTURE

