

Proposed NU Business Name: **BISMILLA VAI VAI TALECOM**



Project identification and prepared by: Md. Hafizur Rahman,
Mawna Unit, Gazipur

Project verified by: Md:Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SADDAM AHOMMOD |
| Age | : | 05-05-1992(25 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 2 Sons |
| No. of siblings: | : | 2 Brothers 1 Sister |
| Address | : | Vill:Mulaid P.O .Tanagra P.S: Sreepur, 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 | : | AYNA AKTER |
| (iii) Father's name | : | SHAFIUDDIN |
| (iv) GB member's info | : | Branch: Mawna Sreepur, Centre # 106 (Female), Member ID: 5755/1, Group No: 07 Member since: 10-03-2010 (07Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan:30,000 BDT, Outstanding loan: 25,750 |
| (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 | : | 5years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01949-251468 |
| Mother's Contact No. | : | 01822-409390 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYNA AKTER; joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | BISMILLA VAI VAI TALECOM |
| Location | : | Baker Mor,M C Bazar,Sreepur Gajipur |
| Total Investment in BDT | : | BDT 1,75,000/- |
| Financing | : | Self BDT 1,25,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15 ft x 10 ft= 150square ft |
| Security of the shop | : | BDT 30,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Battery,Charger,Head Fone etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No employee. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Mawna.▪ Agreed grace period is 3 months. |

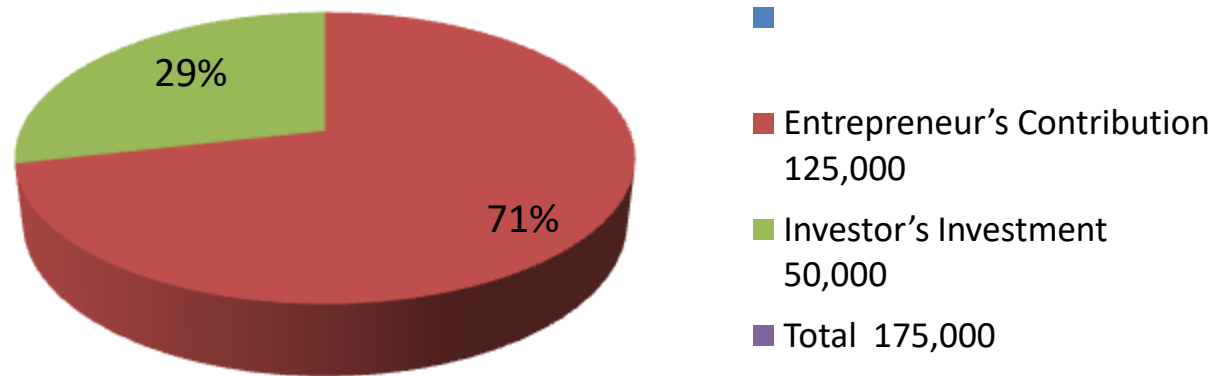
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------------|---------------|-----------------|
| Revenue (sales) | | | |
| Battery,Charger,Head Fone etc. | 3,500 | 1,05,00 | 1,260,000 |
| Total Sales (A) | 3,500 | 1,05,00 | 1,260,000 |
| Less. Variable Expense | | | |
| Battery,Charger,Head Fone etc.. | 2,975 | 89,250 | 1,071,000 |
| Total variable Expense (B) | 2,975 | 89,250 | 1,071,000 |
| Contribution Margin (CM) [C=(A-B) | 5,25 | 15,750 | 1,89,000 |
| Less. Fixed Expense | | | |
| Rent | | 1,000 | 12,000 |
| Electricity bill | | 3,00 | 3,600 |
| Transportation | | 2,00 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Salary(Staff) | | 3,000 | 3,600 |
| Entertainment | | 2,00 | 2,400 |
| Mobile Bill | | 2,00 | 6,000 |
| Total fixed Cost (D) | | 9,900 | 1,18,800 |
| Net Profit (E) [C-D) | | 5,850 | 70,200 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|-------------------|-----------------|---------------|-----------------|
| Charger | 3,000 | 6,000 | 9,000 |
| Batery | 8,000 | 30,800 | 38,800 |
| Fan | 4,500 | 6,750 | 11,250 |
| Caching | 2,750 | 0 | ,2750 |
| Holder | 3,000 | 0 | 3,000 |
| Eiectionis item | 15,000 | 0 | 15,000 |
| Book,pen | 15,000 | 0 | 15,000 |
| Securit ,Computer | 65,000 | 0 | 65,000 |
| Others | 8,750 | 6,450 | 15,200 |
| Total | 1,25,000 | 50,000 | 1,75,000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|----------------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
| Revenue (sales) | | | | | |
| Batery,Charger,Head Fone etc. | 5,500 | 1,65,000 | 1,980,000 | 2,079,000 | 2,182,950 |
| Total Sales (A) | 5,500 | 1,65,000 | 1,980,000 | 2,079,000 | 2,182,950 |
| Less. Variable Expense | | | | | |
| Batery,Charger,Head Fone etc. | 4,675 | 1,40,250 | 1,683,000 | 1,767,150 | 1,855,507 |
| Total variable Expense (B) | 4,675 | 1,40,250 | 1,683,000 | 1,767,150 | 1,855,507 |
| Contribution Margin (CM) [C=(A-B)] | 8,25 | 24,750 | 2,97,000 | 3,11,850 | 3,27,442 |
| Less. Fixed Expense | | | | | |
| Rent | | 1,000 | 12,000 | 12,000 | 12,000 |
| Electricity bill | | 7,00 | 8,400 | 8,600 | 8,800 |
| Transportation | | 1,000 | 12,000 | 12,200 | 12,400 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | | 6,000 | 72,000 | 72,000 | 72,000 |
| Entertainment | | 4,00 | 4,800 | 5,000 | 5,200 |
| Mobile Bill | | 4,00 | 4,800 | 5,000 | 5,200 |
| Total Fixed Cost | | 14,500 | 1,74,000 | 1,74,800 | 1,75,600 |
| Net Profit (E) [C-D] | | 10,250 | 1,23,000 | 1,37,050 | 1,51,842 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>3rd year</i> |
|-------------|---------------------------------|---------------------|---------------------|----------------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 1,23,000 | 1,37,050 | 1,51,842 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 77,250 | 1,94,300 |
| | Total Cash Inflow | 1,73,000 | 2,14,300 | 3,46,142 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | 25,750 | | |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 05 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







FAMILY PICTURE

