

Proposed NU Business Name: AMENA TELECOM AND STUDIO /VEDIO

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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AYNAL HAQUE
Age	:	10-09-1996 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Pocamaria , P.O: Pocamaria, P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. AMINA BEGUM
(iii) Father's name	:	MD. ROFIQUL ISLAM
(iv) GB member's info	:	Branch: Shilmaria ,Puthia , Centre # 49(Female), Member ID: 3889, Group No: 02 Member since: 2005 to (12 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 4,920
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-702811
Father's Contact No.	:	01797-350314
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMENA BEGUM joined Grameen Bank since 12 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMINA TLECOM AND STUDIA / VEDIO
Location	:	Pocamaria bajar ,Puthia , Rajshahi .
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 30 ft = 360 square 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; Mobile and Telecom Item.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

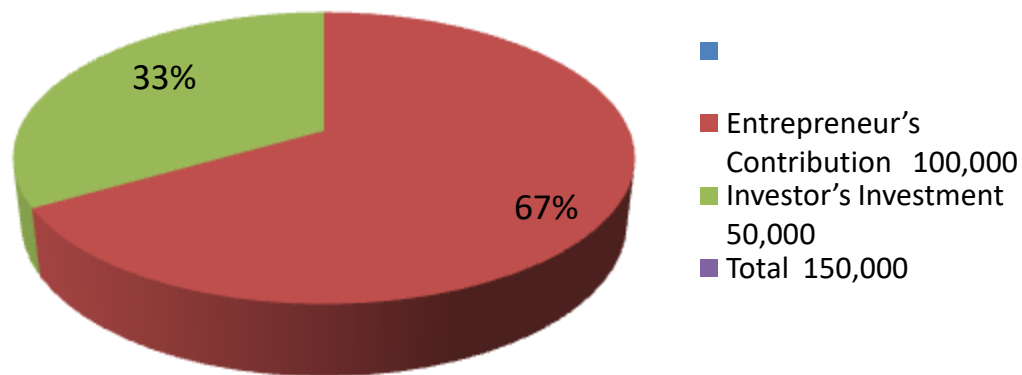
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Photocopy Item	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Photocopy Item	375	11,250	135,000
Total variable Expense (B)	375	11,250	135,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		700	8,400
Transportation		100	1,200
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		70	840
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,070	84,840
Net Profit (E) [C-D]		4,180	50,160

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Photocopy me thin (1x70,000)	70,000	-	70,000
Computer (1x15,000)	15,000	-	15,000
Scanner ((1x4,000)	4,000	-	4,000
Laminator (1x3,000)	3,000	-	3,000
Camera (1x3,000)	3,000	-	3,000
Mobile accessories	5,000	-	5,000
Mobile	-	40,000	40,000
Charger	-	5,000	5,000
Betray	-	5,000	5,000
Security	30,000	-	30,000
Total	100,000	50,000	180,000

Source of Finance



Revenue (sales)					
Home craft Item	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Home craft Item	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution Margin (CM) =(A-B)	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		1,000	12,000	12,600	13,230
Transportation		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		70	840	840	840
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		500	6,000	6,300	6,615
Total Fixed Cost		7,670	92,040	92,940	93,885
Net Profit (E) [C-D)		7,330	87,960	96,060	104,565
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>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	87,960	96,060	104,565
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	67,960	76,060
	Total Cash Inflow	137,960	164,020	180,625
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	67,960	144,020	160,625

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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