

# Proposed NU Business Name: **TUBA TELICOM AND STUDIO**

Project identification and prepared by: Md. ROKON UDDIN,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. RAJU AHMMED</b>
Age	:	26-10-1984 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	03 Brother And 01 Sister
Address	:	Vill: Dipnagor, P.O: Dipnagor , P.S: Bagmara , 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	:	<b>MOST. ROSHIDA BEGUM</b>
(iii) Father's name	:	<b>MD. SEKENDAR ALI</b>
(iv) GB member's info	:	Branch: Boshupara, Bagmara Centre 15 (Female), Member ID: 1419/2, Group No: 03 Member since: 06-02-2014 (3Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: 39,000 /
(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	:	Bussines
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01722-456968
Mother's Contact No.	:	01761-554033
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ROSHIDA BEGUM** joined Grameen Bank since 3 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TUBA TELICOM AND STUDIO</b>
Location	:	Dipnagor Bazar, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity)50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 14ft = 294 Sft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; telicom Item etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is Rent</li> <li>▪Collects goods from Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Telicom Item	2,000	60,000	7,20,000
Photocopy, Computer From Incom	400	12,000	1,44,000
<b>Total Sales (A)</b>	2,000	60,000	7,20,000
<b>Less. Variable Expense</b>			
Telicom Item	1,600	48,000	5,76,000
<b>Total variable Expense (B)</b>	1,600	48,000	5,76,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	2,88,000
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		800	9,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		500	6,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>16,000</b>	<b>1,92,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Phone	22	1300	28,600	10	1300	13,000	41,600
Mobile Charger	40	80	3,200	50	80	4,000	7,200
Mobile Battery	50	230	11,500	50	230	11,500	23,000
Memory Card	10	330	3,300	50	330	16,500	19,800
Others Item	-	-	3,400	-	-	5,000	8,400
Photocopy Meshin	1	50000	50,000	-	-	-	50,000
Computer Meshin	1	20000	20,000	-	-	-	20,000
Printer	3	15000	45,000	-	-	-	45,000
Advance For Shop	-	-	50,000	-	-	-	50,000
<b>Total</b>	<b>122</b>		<b>50,000</b>	<b>160</b>		<b>50,000</b>	<b>1,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Telicom Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Photocopy, Computer From Incom	400	12,000	1,44,000	1,51,200	1,58,760
<b>Total Sales (A)</b>	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Less. Variable Expense</b>					
Telicom Item	2,400	72,000	8,64,000	9,07,200	9,52,560
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000	9,07,200	9,52,560
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30,000	3,60,000	3,78,000	3,96,900
<b>Less. Fixed Expense</b>					
Rent		800	9,600	9,600	9,600
Electricity Bill		1000	12,000	13,000	15,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		700	8,400	9,000	9,500
Entertainment		5,00	6,000	6,500	7,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		<b>8,600</b>	<b>1,03,200</b>	<b>1,05,800</b>	<b>1,09,300</b>
<b>Net Profit (E) [C-D]</b>		<b>21,400</b>	<b>2,56,800</b>	<b>2,72,200</b>	<b>2,87,600</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,56,800	2,72,200	2,87,600
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,36,800	4,89,000
	<b>Total Cash Inflow</b>	<b>3,06,800</b>	<b>5,09,000</b>	<b>7,76,600</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,36,800</b>	<b>4,89,000</b>	<b>7,56,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE