

Proposed NU Business Name: **MA TELECOM**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	APU HOSSAIN
Age	:	08-02-1987 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	6 Brother & 2 Sister
Address	:	Vill: Suath Ramgopal pur P.O: Rikabi bazar P.S: Munshiganj Sadar ,Dist: Munshiganj
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORIYAM BEGUM
(iii) Father's name	:	ABUL KASHEM
(iv) GB member's info	:	Branch: : Ponchosar Centre # 16 (Female), Member ID: 5784/1, Group No: 04 Member since: 20-04-2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 16,440/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-995017
Father's Contact No.	:	01833-219296
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIYAM BEGUM joined Grameen Bank since 10 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	:	MA TELECOM
Location	:	Rikabi bazar, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 100,000(from existing business)63% Required Investment BDT 60,000(as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Mobile,charger, Betary,Computer, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in rent place. ▪Collects goods from Gulishtan, Dhaka. ▪Agreed grace period is 3 months.

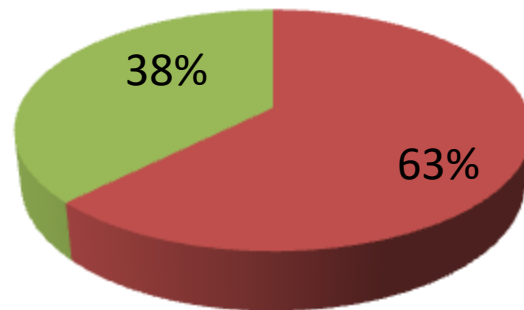
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Electric item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	4,00	12,000	144,000
Less. Fixed Expense			
Rent		2,000	24,000
Transport		5,00	6,000
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile (15*4000)	60,000	50000	110,000
Chager (50*100)	5,000	5,000	10,000
Betary (40*200)	8,000	0	8,000
Caching (70*100)	7,000		7,000
Other	20,000	5,000	25,000
Total	100,000	60,000	160,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Grocery item	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Transport		5,00	6,000	6,100	6,200
Electricity Bill		1,000	12,000	12,000	12,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		2,00	2,400	2,500	2,600
Non Cash Item					
Depreciation					
Total Fixed Cost		9,000	108,000	108,300	108,600
Net Profit (E) [C-D]		6,000	72,000	80,700	89,850
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	72,000	80,700	89,850
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		48,000	104,700
	Total Cash Inflow	132,000	128,700	194,550
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	48,000	104,700	170,550

SWOT ANALYSIS

STRENGTH

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

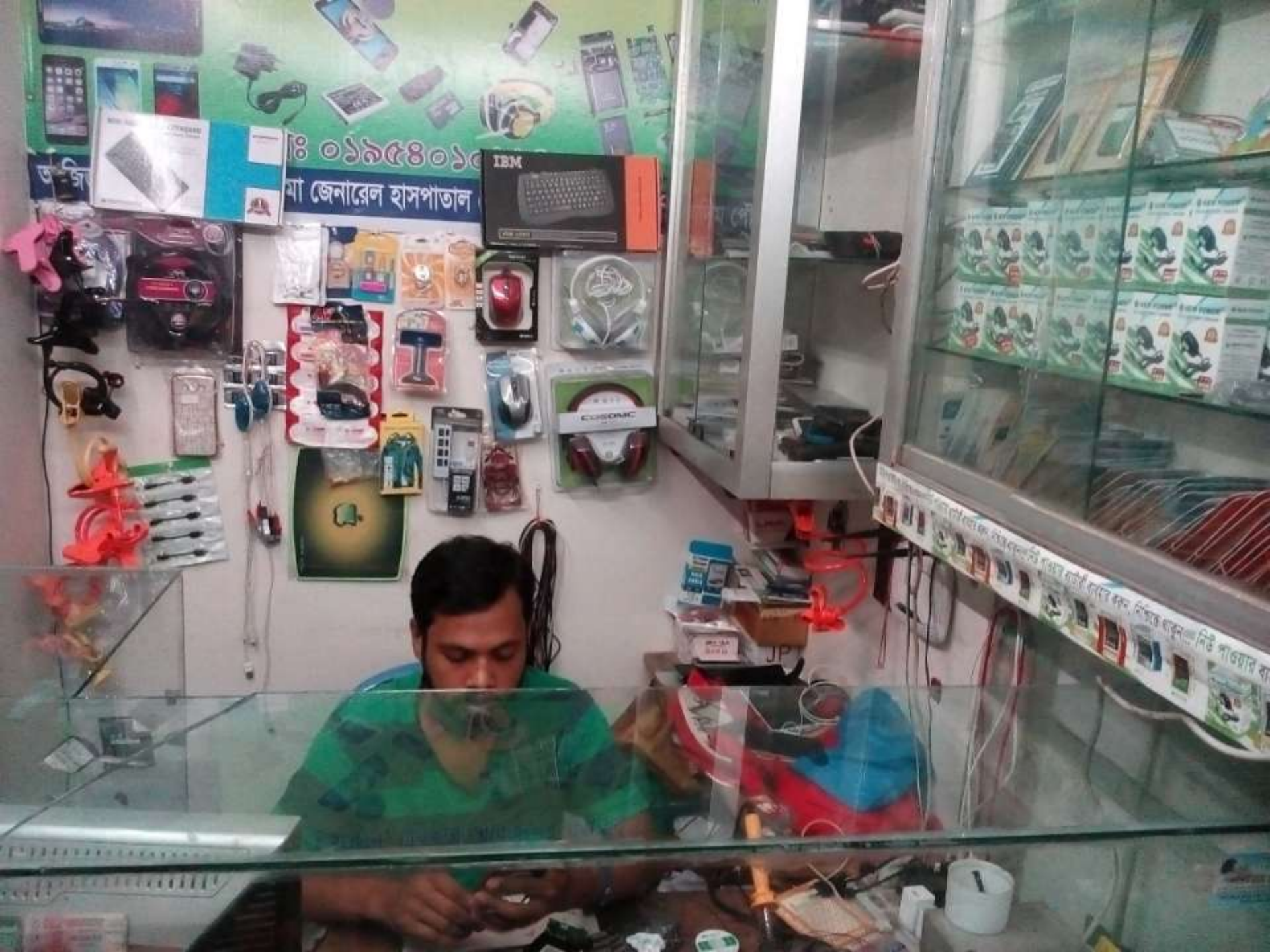
বিস্মিল্লাহির রাহ্মানির রাহিম

মা টেলিকম



মোবাইল সার্ভিসিং,
ফ্ল্যাশ, আনলক, কার্ট্রিজ, ক্রিশালক খোলা হয়।
থ্রোঃ মোঃ অপু হোসেন
ব্যাটারি, চার্জার, হেডফোন, যাবতীয় মোবাইলের এক্সসরিজ পাওয়া যায়।





০১৯৫৪০১০
জেনারেল হাসপাতাল

IBM
L24 2009

COSMIC

নিউ পাবনার বা

মোবাইল সার্ভিসিং

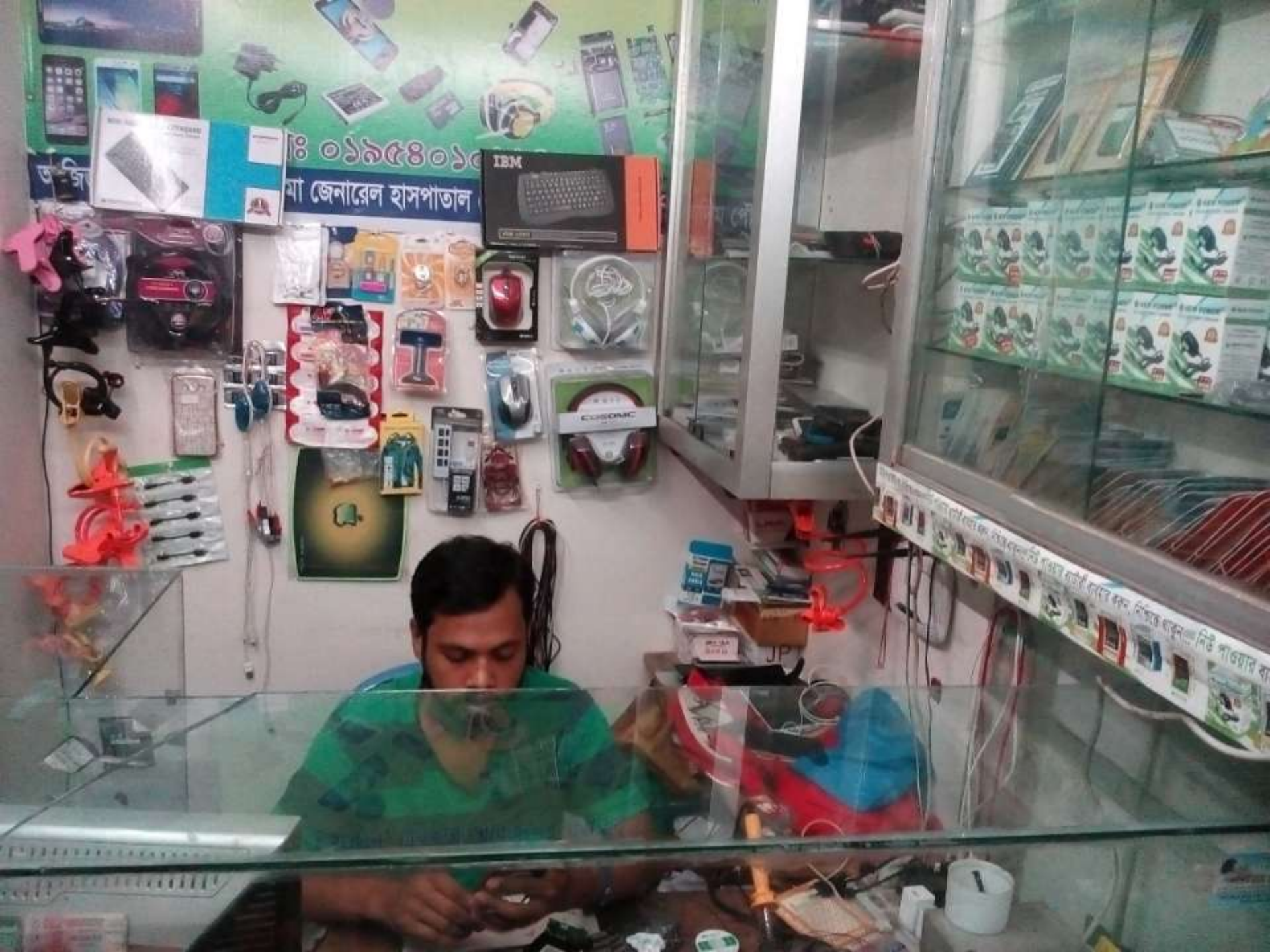
মোবাইল সার্ভিসিং, কন্ট্রোলক খোলা হয়
হেডফোন, যাবতীয় মোবাইলের এক্সসরি

০১৯৫৪০১০
জেনারেল হাসপাতাল



নিউ পাওয়ার ব্যাটারী ব্যবহার করুন, নিশ্চিত পাবেন ব্যাটারী ব্যবহার করুন, নিশ্চিত পাবেন

মা টে



০১৯৫৪০১০
জেনারেল হাসপাতাল

IBM

COSMIC

নিউ পাবনার বা

banglalink

banglalink

banglalink

banglalink

banglalink

banglalink

banglalink

মা ডেলি

মোবাইল সার্ভিস
ফ্ল্যাশ, আনলক, কাস্টমাইজ
এখানে বাটারি, চার্জার, হেডফোন, যাবতীয় মোবাইল

০১৯৫৪০১৬

মা জেনারেল হাসপাতাল



FAMILY PICTURE

