

Proposed NU Business Name: **M/S LIMON TELECOM**



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Project verified by: Md. Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>ENAMUL HAQUE MILON</b>
Age	:	14-08-1995 (21 Years)
Education, till to date	:	B.B.A
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Sister
Address	:	Vill: Ghonapara P.O: Kaliganj P.S: Kaliganj Dist:Kaliganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>LILI BEGUM</b>
(iii) Father's name	:	<b>AMOWAR HOSSAIN</b>
(iv) GB member's info	:	Branch :Kaliganj Centre 56 (Female), Member ID: 3949 , Group No: 07 Member since: 14-10-2014 (03Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 5000, Outstanding Loan: 31300
(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.)	:	No
Business Experiences and Training Info	:	No experience in running business.05 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710498854
Family's Contact No.	:	01733457338
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LILI BEGUM** joined Grameen Bank since 03 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

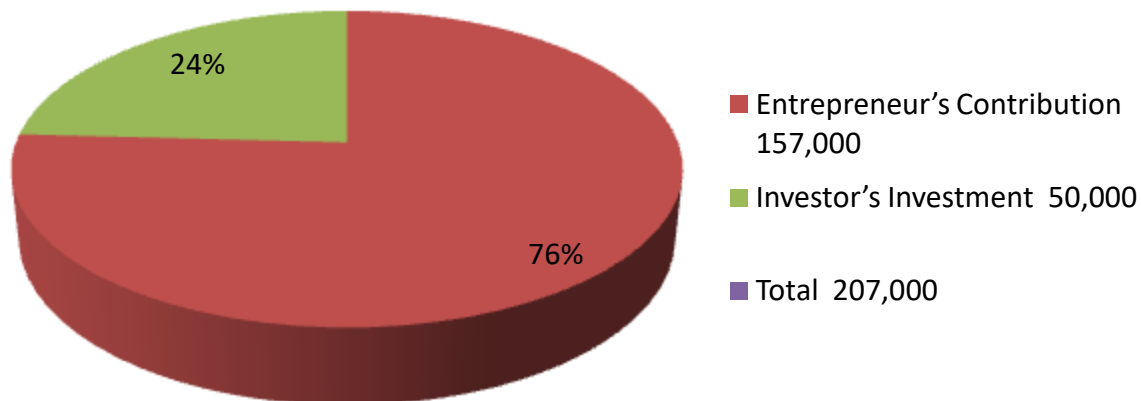
Business Name	:	<b>M/S LIMON TELECOM</b>
Location	:	Ghonapara .
Total Investment in BDT	:	BDT 207,000/-
Financing	:	Self BDT 1,57,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 06 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Kaligang.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile charger, Mobile Battery, Bekash cash, Mobile recharge card, e.t.c	2700	81000	972000
	0	0	0
<b>Total Sales(A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>
Less Variable Expense (B)			0
Mobile charger, Mobile Battery, Bekash cash, Mobile recharge card, e.t.c	2295	68850	826200
<b>Total Variable Expense</b>	<b>2295</b>	<b>68850</b>	<b>826200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>405</b>	<b>12150</b>	<b>145800</b>
Less Fixed Expense			
Rent		700	8400
Electric Bill		1200	14400
Transportation			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		100	1200
Guard		100	1200
Generator		200	2400
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4650</b>	<b>55800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Charger			25,000			50,000	75,000
Mobile Battery			25,000			0	25,000
						0	0
Bekash Cash			75,000			0	75,000
Mobile Recharge card			25,000			0	25,000
security			7,000				7,000
			0			0	0
	0	0	157,000	0	0	50,000	207,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c</b>	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
<b>Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c</b>	2975	89250	1071000	1124550	1180778
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		700	8400	8400	8400
Electric Bill		1200	14400	14700	15000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>87600</b>	<b>88000</b>	<b>88400</b>
<b>Net Profit (E)= [C-D]</b>		<b>8250</b>	<b>99000</b>	<b>103950</b>	<b>109148</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	99,000	103950	109147.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79000	162950
	<b>Total Cash Inflow</b>	<b>149,000</b>	<b>182,950</b>	<b>272,098</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>79,000</b>	<b>162,950</b>	<b>252,098</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

