

# Proposed NU Business Name: FATAMA TELECOM & VAITISE STORE



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

Name	:	<b>MD.ALAMGIR HOSSIN</b>
Age	:	15-06-1987(30Years)
Education, till to date	:	Class FIVE
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	04 Brothers 02 sisters
Address	:	Vill: BAGAPUR P.O ; ABDULLAPUR P.S: KARANIGONJ Dist: DHAKA
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>LATE ALL BAHARE</b>
(iii) Father's name	:	<b>ABDUR SATTER</b>
(iv) GB member's info	:	Branch: BASTA Centre # 12/M(Female), Member ID: 1635/2, Group No: 05 Member since: 1992-2000(8 Years) First loan: BDT 5,000/-              Existing loan : 10,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father & Brother
(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 & Skill	:	7 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-984234
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**LATE ALL BAHARE** joined Grameen Bank since 8 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

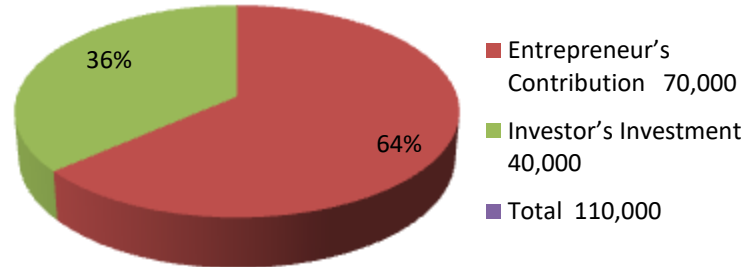
Business Name	:	<b>ATAMA TELECOM &amp; VAITISE STORE</b>
Location	:	Vill: BAGAPUR P.O ; ABDULLAPUR P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 70000/- (from existing business) 74% Required Investment BDT 40000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10 ft= 300square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing Mobail, carger, cergerlight, headphone etc.</li><li>▪ Average 15% gain on sales.</li><li>▪ The business is operating by entrepreneur.</li><li>▪ The business is won.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobail,carger,cergerlight,headphone	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Mobail,carger,cergerlight,headphone	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1600	19200
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)			0
Mobile Bill		300	3600
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		6100	73200

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Mobaile	30	1500	45000		20	2000	40000	
cerger	50	140	7000					
cergerlight	10	600	6000					
kabol	100	60	6000					
Power cap	5	600	3000					
headphone	20	250	3000					
<b>Total</b>			70000				40000	<b>110000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Mobail,carger,cergerlight,headpho ne</b>	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
<b>Mobail,carger,cergerlight,headpho ne</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	1285200	<b>1349460</b>
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A- B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1600	19200	19200	19200
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7400</b>	<b>88800</b>	<b>89320</b>	<b>89846</b>
<b>Net Profit (E)= [C-D]</b>		<b>10600</b>	<b>127200</b>	<b>133560</b>	<b>140238</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	127,200	133560	140238
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111200	228760
	<b>Total Cash Inflow</b>	<b>167,200</b>	<b>244,760</b>	<b>368,998</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>111,200</b>	<b>228,760</b>	<b>352,998</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
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

জ্যাচ কার্ড  
পাল্পেয়া ফর্ম

35mm  
4x6  
2x6





