

Proposed NU Business Name: **MS DOYEL TLECOM AND ELECTRONIC**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DALOYER HOSSAIN
Age	:	03-04-1991(26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Cokpalashi, P.O: Dhopapara , 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. SHAHARA BEGOM
(iii) Father's name	:	MD. SAIDUR RAHMAN
(iv) GB member's info	:	Branch: Zeupara , Puthia , Centre # 62(Female), Member ID: 6413/1, Group No: 03 Member since: 13/11/13 to (04Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 9,210
(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	:	4 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.	:	01761-967695
Mother's Contact No.	:	01719-167960
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHARA BEGUM joined Grameen Bank since 04 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	:	MS DOYEL TELECOM & ELECTRONIC
Location	:	Dhopapara , Puthai , Rajshahi .
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT -40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electronic Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

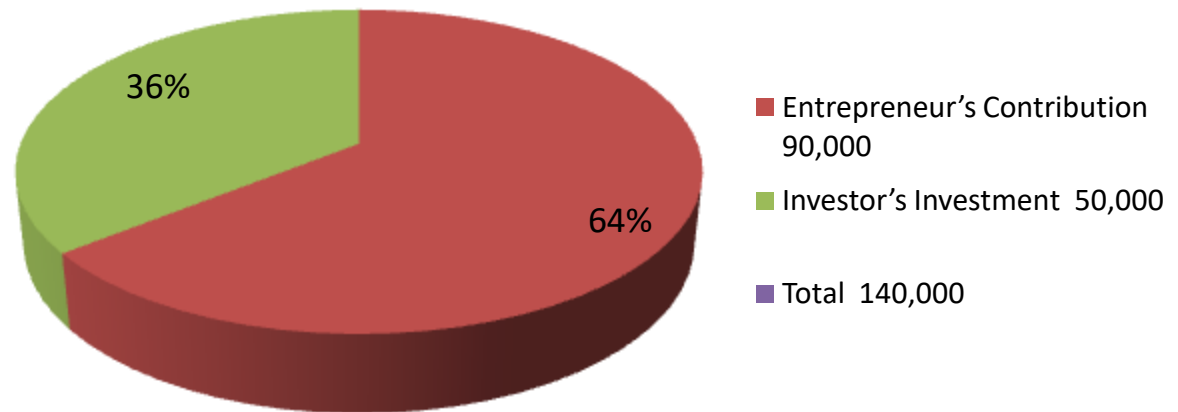
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronic Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Electronic Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		400	4,800
Salary (self)		5,000	60,000
Guard		90	1,080
Generator		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,590	79,080
Net Profit (E) [C-D]		3,910	46,920

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fan(5x2,000)	10,000	10,000	20,000
Small fan (10x400)	4,000		4,000
Computer	15,000		15,000
Cable (10x700)	7,000	10,000	17,000
Electronic Item	14,000	20,000	34,000
Mobile accessories	-	10,000	10,000
Security	40,000		40,000
Total	90,000	50,000	140,000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Electronic Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Electronic Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Guard		90	1,080	1,080	1,080
Generator		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,690	80,280	80,460	80,649
Net Profit (E) [C-D]		6,810	81,720	89,640	97,956
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	81,720	89,640	97,956
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	61,720	69,640
	Total Cash Inflow	131,720	151,360	167,596
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	61,720	131,360	145,596

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





