

Proposed NU Business Name: M/S T-3 TELECOM



Project identification and prepared by: Md. Shahadat hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AKIAR RAHMAN
Age	:	21-12-1982(34 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	03 daughter
No. of siblings:	:	01 Brother
Address	:	Vill: sarkerbari P.O:d-boldiata P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.AMENA BAGUM
(iii) Father's name	:	AMIRUL SARKER
(iv) GB member's info	:	Branch: nalhara , Centre # 75(Female), Member ID: 7083, Group No: 04 Member since: 2005 (<i>running</i>) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 15600
(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	:	17 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918261927
Family's Contact No.	:	nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.AMENA BEGUM Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S T-3 TELECOM
Location	:	Fokirbari moor, donbari,Tangail.
Total Investment in BDT	:	BDT 161650
Financing	:	Self BDT 111,650(from existing business) 69% Required Investment BDT 50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20ft= 400 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth,Bkash,Dutch bangla, etc.▪Average20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

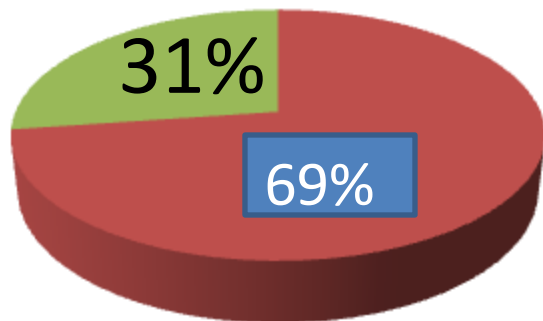
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cet kapor than kapor shatpac etc	10,000	300,000	3600000
Total Sales (A)	10,000	300,000	3600000
Less. Variable Expense			
cet kapor than kapor shatpac etc	8,500	255,000	3060000
	0	0	0
	0	0	0
Total variable Expense (B)	8,500	255,000	3060000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540000
Less. Fixed Expense			
Rent		0	0
Electricity bill		1000	12,000
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		15000	180,000
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		24,000	288,000
Net Profit (E) [C-D]		21,000	252,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cetkapor	500g	45	22,500			0	22,500
Thankapor	200g	42	8400			0	8400
Shatpac	36p	250	8100				8100
Therr pac	20p	500	10,000				10,000
Others			10,000				10000
bekhas			42,000			50,000	92,000
Security							0
loed			10000				10000
Total			111,000			50,000	161,000

Source of Finance



Entrepreneur
Investment:111,000
Investor Investment50,000
Total Investment:161,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
cet kapor than kapor shatpac etc	12,000	360,000	4,320,000	4,536,000	
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	
Less. Variable Expense					
cet kapor than kapor shatpac etc	10,200	306,000	3,672,000	3,855,600	
Total variable Expense(B)	10,200	306,000	3,672,000	3,855,600	
Contribution Margin (CM) [C=(A-B)]	1800	54,000	648,000	680,400	
Less. Fixed Expense					
Rent		0	0	0	
Electricity bill		1000	12,000	12,100	
Transportation		2000	24,000	24,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		15000	180,000	0	
Entertainment		500	6,000	6,300	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		23,800	285,600	107,000	
Net Profit (E) [C-D]		30,200	362,400	573,400	
Investment Payback			30,000	30,000	

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	362,400	573,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		332,400
	Total Cash Inflow	412,400	905,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	332,400	875,800

SWOT ANALYSIS

STRENGTH

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







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প্রয়োজনে পাশে
বিকাশ

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FAMILY PICTURE

