

Proposed NU Business Name: **MASTER TELECOM AND VARITIES SOTRE**



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Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAFIQUL ISLAM
Age	:	01-02-1986(31 Years)
Education, till to date	:	Kamel pass
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Brahammanbari,P.O : ambaria, P.S: Modhupur, 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	:	SOKHINA BEGUM
(iii) Father's name	:	HASEN ALI
(iv) GB member's info	:	Branch: Mirzbari,Modhupur Centre # 50 (Female), Member ID: 4797/1, Group No: 04 Member since: 11-12-2011 (06Years) First loan: 15000taka. Existing loan: 10,000 taka Outstanding loan: 9340 taka
Further Information:	:	
(v) Who pays GB loan installment	:	son
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-344100
Mother's Contact No.	:	NO
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 06 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

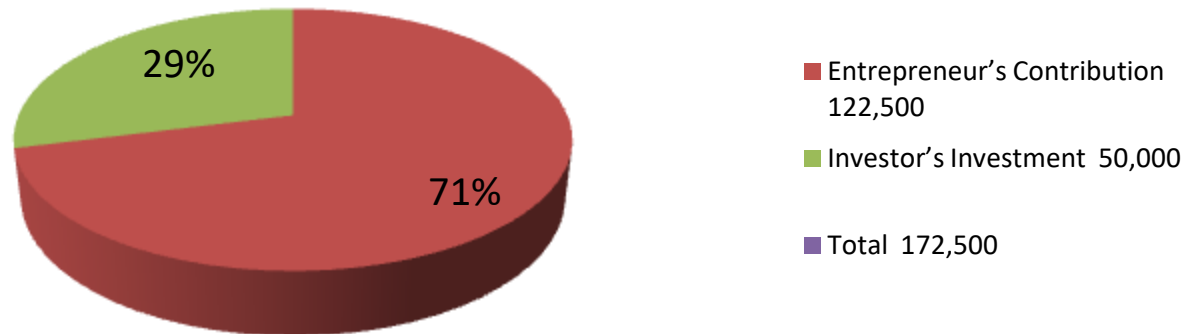
Business Name	:	MASTER TELECOM AND VARITIES STORE
Location	:	Heron bazar main road, Modhupur,Tangail.
Total Investment in BDT	:	BDT :172500
Financing	:	Self BDT 1,22,500(existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 07ft= 56 square ft
Security of the shop	:	15000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cosmetics,gurapowder khata ,pen drink,electronics,bekas,rocket etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
cosmetics, gurapowder,khata,pen,bekas,othres	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
cosmetics, gurapowder,khata,pen,bekas,othres	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		500	6000
Electric Bill		150	1800
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6250	75000
Net Profit (E)= [C-D]		7250	87000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
cosmetics	0	0	40,000			10,000	50,000
gurapowder	0	0	2,500			0	2,500
khata and pen	0	0	5,000			0	5,000
drinks	0	0	10,000			10,000	20,000
electronics	0	0	8,000			10,000	18,000
bekas	0	0	10,000			20,000	30,000
rocket	0	0	10,000			0	10,000
surecash			7,000			0	7,000
others			15,000			0	15,000
security			15,000			0	15,000
Total	0	0	122,500	0	0	50,000	172,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cosmetics, gurapowder,khata,pen,bekas,othres	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
cosmetics, gurapowder,khata,pen,bekas,othres	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		150	1800	2100	2400
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6250	75000	75520	76046
Net Profit (E)= [C-D]		9500	114000	119700	125685
Investment Pay Back			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	114,000	119700	125685
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94000	193700
	Total Cash Inflow	164,000	213,700	319,385
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	94,000	193,700	299,385

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Heron bazar ,main
road,tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণফোন

মণ্ডির টেলিকম

সিআর সার্ভিস সেন্টার









FAMILY PICTURE

