

Proposed NU Business Name: **BONDHU TELECOM**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Kamrul Islam
Age	:	30-12-1992 (25 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Nimerpara P.O: Veluerpara P.S: SonatalaDist: Bogra.
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. Renu Begum
(iii) Father's name	:	Late Abul Kashem
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 19(Female), Member ID 1630, Group No: 01 Member since: 01-01-2013 (4Years) First loan: BDT 10,000/- Existing Loan: BDT 20,000/-, Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	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 and Training Info	:	01 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.	:	01762-834505
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Renu Begum joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BONDHU TELECOM
Location	:	Velurpara, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 75,000/-
Financing	:	Self BDT 45,000/- (from existing business) 60% Required Investment BDT 30,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 08 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Charger, Battery, Headphone, Cover, Memory Card etc.▪ Average gain on 20% sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is Rented.▪ Collects goods from local market, Bogra▪ Agreed grace period is 3 months.

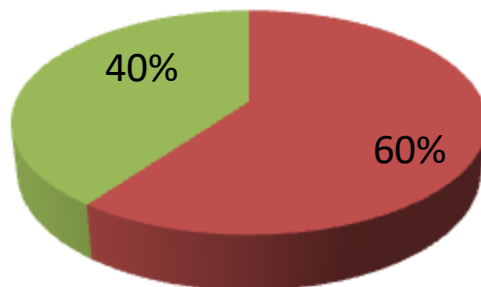
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Electronics items	960	28,800	345,600
Total variable Expense (B)	960	28,800	345,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		2,200	26,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chager	15	120	1,800	150	120	18,000	19,800
Bettary	50	250	12,500	12	250	3,000	15,500
Head Phone	40	150	6,000	40	150	6,000	12,000
Mobile cover	35	55	1,925	40	55	2,200	4,125
Memory cards	25	350	8,750	0	0	0	8,750
Others	1	4025	4,025	1	800	800	4,825
Security	1	10000	10,000	0	0	0	10,000
Total	167	14950	45000	243	1375	30000	75000

Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 30,000
- Total 75,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electronics items	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Electronics items	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,000	60,000	60,000	60,000
Net Profit (E) [C-D]		4,000	48,000	53,400	59,070
Investment Payback			12,000	12,000	12,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	48,000	53,400	59,070
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		36,000	77,400
	Total Cash Inflow	78,000	89,400	136,470
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	36,000	77,400	124,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience; 1Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

