Bristy Telecom



Project by- Md.Jashim Miah

Identified By - Md.Ruhul Amin Verified by- Md. Alhaz Sarkar Madhobpur Unit Area 4 GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Md.Jashim Maih
Age	:	015 Jan-1984(33 Years)
Marital status	:	Married
Children	:	0 2 Sons 01 Doaughter
No. of siblings:	:	02 Brothers 03 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	::	Mother Father Mst. Fulnesa Begum Md. Abu Taher Branch: Bohara Centre : 17/m Group no:07 Loanee no.:4683 Member since:2000-2017 First loan:2000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	::	Existing loan: 50,000 Outstanding: 46,784 N/U Father N/A N/A N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Shop Keeper
Initial Investment	:	50,000
Trade License		184 (2017-2018)
Business Experience And Training Info	:	07 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	•	N/A
NU Contact Info		01731-691124
NU Project Source/Reference	:	GT- Madhobpur Unit



NU's Mother.. has been a member of Grameen Bank since 2000-2017 (17 years). At first She took 2,000 taka from GB. GB Borrower invested GB Loan in work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bristy Telecom
Address/ Location	:	Montala Bazar, Nasirnogor, B-Badiya
Total Investment in BDT	:	2,35,000
Financing	••	Self BDT- 1,85,000 /-(from existing business) 78% Required Investment BDT-50,000 /-(as equity) 22%
Present salary/drawings from business (estimates)	•	7000
Proposed Salary		7000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	20 % 20% 1 month

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-1,05,000 Decoration- 50,000 Shop Advance- 30,000	1,85,000		1,85,000
Proposed items:		50,000	50,000
Total Capital	1,85,000	50,000	2,35,000

Present Stock items Product name Unit Amount (Quantity) 10,000 Battery 10,000 Charger 10,000 Head phone Mobile Cover 10,000 Mobile 25,000 Computer 40,000

Total Present Stock

PRESENT & PROPOSED INVESTMENT BREAKDOWN

1,05,000

Proposed items				
Product Name	Unit (Quantity)	Amount		
Mobile		35,000		
Charger		5,000		
Battery		5,000		
Mobile Cover		5,000		
Total Proposed items		50,000		

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business	s (BDT)
Particulars	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	10,80,000
Less: Cost of sales (B)	2,400	72,000	8,64,000
Profit (C) [C=(A-B)]	600	18,000	2,16,000
Income from Services	200	6,000	72,000
Gross Profit	800	24,000	2,88,000
Less: Operating Costs			
Electricity bill		500	6,000
Night guard bill		100	1,200
Shop Rent		1,600	19,200
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (01)		5,000	60,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(50,000)*10%		417	5,000
Total Operating Cost (F)		15,517	1,86,204
Net Profit (E-F):		8,483	1,01,796

FINANCIAL PROJECTION OF NU BUSINESS PLAN

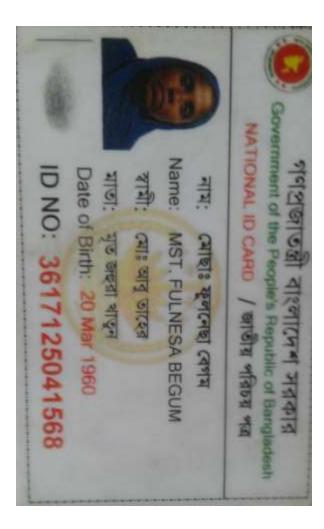
Particulars		Year 1 (BI	DT)	Year 2 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,200	96,000	11,52,00	3,400	1,02,000	12,24,000
Less: Cost of Sale (B)	2,560	76,800	9,21,600	2,720	81,600	9,79,200
Profit (A-B)=(C)	640	19,200	2,30,400	680	20,400	2,44,800
Income from Services	200	6,000	72,000	200	6,000	72,000
Gross Profit	840	25,200	3,02,400	880	26,400	3,16,800
Less: Operating Costs						
Electricity bill		600	7,200		600	7,200
Night guard bill		100	1,200		100	1,200
Shop Rent		1,600	19,200		1,600	19,200
Mobile bill		600	7,200		600	7,200
Present salary/Drawings- self		7,000	84,000		7,500	90,000
Present Salary-Staff 01)		5,000	60,000		5,000	60,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		700	8,400		800	8,400
Non Cash Item:						
Depreciation Expenses		417	5,000		417	5,000
Total Operating Cost		16,017	1,92,204		16,617	1,99,404
Net Profit (C-D) = (E)		9,183	1,10,196		9,783	1,17,396
GT payback			30,000			30,000
Retained Income:			80,196			87,396

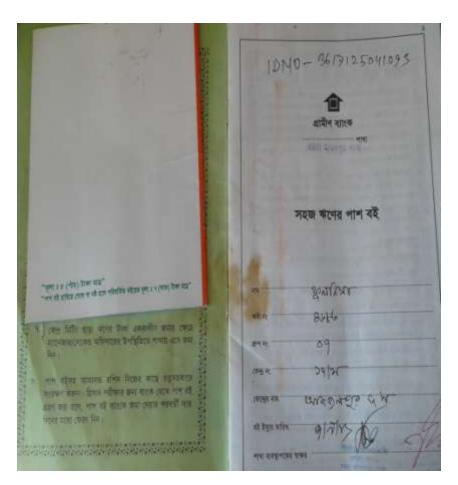
CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,10,196	1,17,396
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		85,196
	Total Cash Inflow	1,65,196	2,07,592
2.0	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
3.0	Net Cash Surplus	85,196	1,77,592

SWOT ANALYSIS

 Screening Skilled and experienced Relationship with GB Good communicational Skill Well known businessman 	WEAKNESS Less Stock
OPPORTUNITIE More Employment opportunity Expansion of business 	THREATS Competitors Theft

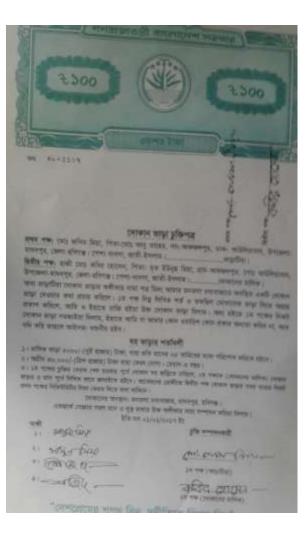














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