

Proposed NU Business Name: ELIAS TELECOM



Project identification and prepared by: MD Habibulaah
Kaliganj, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ELIAS
Age	:	08-02-1990 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 brothers
Address	:	Vill: Jamalpur P.O: Vowal Jamalpur P.S: Kaliganj Dist: Kaliganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RASHIDA BEGUM
(iii) Father's name	:	MD. ALMAS MOROL
(iv) GB member's info	:	Branch : Jamalpur Centre 11 (Female), Member ID: 1594 , Group No: 06 Member since: 03-01-1998-2018 (20Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 3280
(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.)	:	No
Business Experiences and Training Info	:	4 years experience in running business.03 Years in own business She has 1 Year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725521048
Family's Contact No.	:	01722809020
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASHIDA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

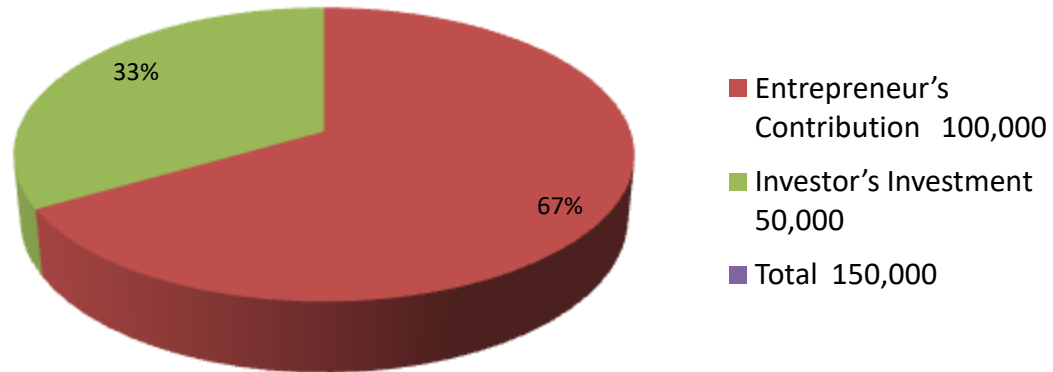
Business Name	:	ELIAS TELECOM
Location	:	Jamalpur bazar,Kaliganj, Gaziipur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14ft x 07 ft= 98 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobile charger,Mobile Battery,Bekash cash,Mobile recharge card ,e.t.c	2500	75000	900000
		0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Mobile charger,Mobile Battery,Bekash cash,Mobile recharge card ,e.t.c	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Set	40	1250	50000	40	1250	50,000	100,000
Mobile Battery	20	300	6000				6,000
Mobile Charger	20	100	2000				2,000
Mobile Display	30	200	6000				6,000
Headphone	200	100	20000				20,000
Mobile Spicker	10	500	5000				5,000
Others			11000				11,000
	320	2450	100,000	40	1250	50,000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		6500	78000	140700	933015
Net Profit (E)= [C-D]		7000	84000	88200	92610
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	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	Total Cash Inflow	134,000	152,200	224,810
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	64,000	132,200	204,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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





FAMILY PICTURE

