

## Proposed NU Business Name: **BILLAL TELECOM**



Project identification and prepared by: MST. MAHFUJA KHATUN  
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. BILLAL</b>   |
| Age  | : | 20-12-1983(34 Years)  |
| Education, till to date                          | : | Eight   |
| Marital status                                   | : | Married   |
| Children   | : | 2 Daughter 1 Son  |
| No. of siblings:                                 | : | 1 Brother 2 Sisters   |
| Address  | : | Vill: Gonarchala; P.O: Kachuya, P.S: Shakhipur,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                               | : | <b>MST. JOMELA</b>  |
| (iii) Father's name                              | : | <b>MD. CHAN MAMUD</b>   |
| (iv) GB member's info                            | : | Branch: Kachuya, Centre # 36 (Female),<br>Member ID: 3635, Group No: 06<br>Member since: 01-06-2002(15 Years)<br>First loan: BDT 3,000/- Existing loan: BDT 40,000/-<br>Outstanding loan: BDT |
| Further Information:                             |   |   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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 & Skill<br>Own Business and Training Info                                  | : | 07 years of business experience.<br>07 years experience in running business.<br>Yes, He has 07 years training. |
| Other Own/Family Sources of Income  | : | Yes, he has others business of layer farm.   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01720-837532   |
| Mother's Contact No.  | : | 01933-636415   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.  |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOMELA** joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

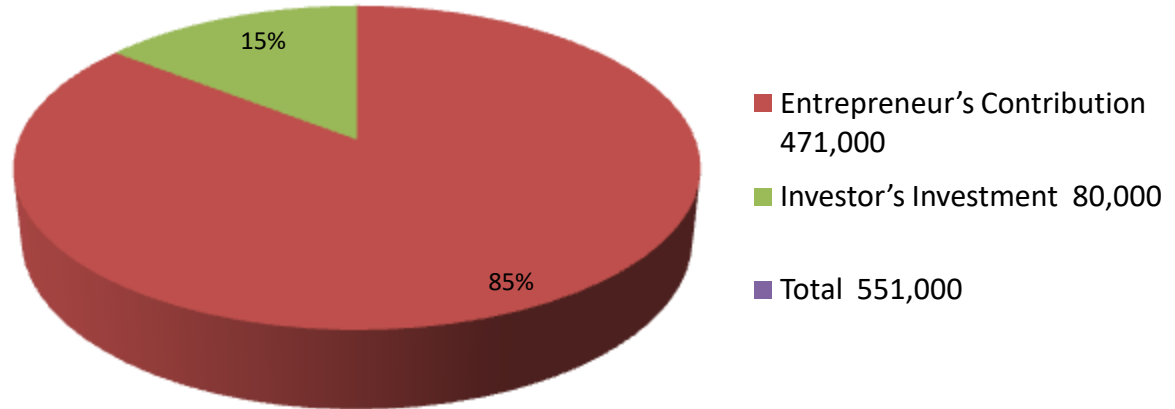
|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>BILLAL TELECOM</b>   |
| Location  | : | Vill: Kaliyapara ;P.O : Kachuya P.S: Shakhipur, Dist. Tangail   |
| Total Investment in BDT                           | : | BDT 551,000   |
| Financing   | : | Self BDT 4,71,000 (from existing business) 85%<br>Required Investment BDT 80,000(as equity) 15%   |
| Present salary/drawings from business (estimates) | : | None  |
| Proposed Salary                                   | : | BDT. 5000   |
| Size of shop                                      | : | 72 ft x 17 ft= 1224 square ft   |
| Security of the shop                              | : | -   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Layer, Mobil Battery, Mobil Set, Others etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Barochana, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                | Daily         | Monthly        | Yearly           |
|---|---------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |               |                |                  |
| Layer, Mobil Battery, Mobil Set, Others   | 25,000        | 750,000        | 9,000,000        |
|   |               |                |                  |
| <b>Total Sales (A)</b>                    | 25,000        | 750,000        | 9,000,000        |
| <b>Less. Variable Expense</b>             |               |                |                  |
| Layer, Mobil Battery, Mobil Set, Others   | 20,000        | 600,000        | 7,200,000        |
| <b>Total variable Expense (B)</b>         | <b>20,000</b> | <b>600,000</b> | <b>7,200,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>5000</b>   | <b>150,000</b> | <b>1,800,000</b> |
| <b>Less. Fixed Expense</b>                |               |                |                  |
| Rent                                      |               | 0              | 0                |
| Electricity Bill                          |               | 3000           | 36,000           |
| Transportation                            |               | 3,000          | 36,000           |
| Salary(self)                              |               | 5,000          | 60,000           |
| Salary(sttaf)                             |               | 15000          | 180,000          |
| Entertainment                             |               | 400            | 4,800            |
| Gird                                      |               | 50             | 600              |
| Generator                                 |               | 0              | 0                |
| Mobile bill                               |               | 300            | 3,600            |
| <b>Total fixed Cost (D)</b>               |               | <b>26,750</b>  | <b>321,000</b>   |
| <b>Net Profit (E) [C-D]</b>               |               | <b>123,250</b> | <b>1,479,000</b> |

# Investment Breakdown

| Particulars   | Existing |            |        | Particulars | Proposed |            |        | Proposed Total |
|---------------|----------|------------|--------|-------------|----------|------------|--------|----------------|
|               | Quantity | Unit Price | Price  |             | Quantity | Unit Price | Price  |                |
| Layer         | 2000     | 210        | 420000 | Feed        | 25       | 3200       | 80,000 | 500,000        |
| Mobil Battery | 50       | 300        | 15000  |             | 0        |            | 0      | 15,000         |
| Mobil Set     | 10       | 2000       | 20000  |             | 0        | 0          | 0      | 20,000         |
| Others        | 1        | 16000      | 16000  |             | 0        | 0          | 0      | 16,000         |
| Security      |          |            | 0      |             |          | 0          | 0      | 0              |
| <b>Total</b>  |          |            | 471000 |             |          | 3200       | 80,000 | <b>551,000</b> |



## Financial Projection (BDT)

| Particular                                | Daily         | Monthly        | 1st Year      | 2nd year+5%   | 3rd year+5%   |
|---|---------------|----------------|---------------|---------------|---------------|
| <b>Revenue (sales)</b>                    |               |                |               |               |               |
|   | 35,000        | 10,50,000      | 12,600,000    | 13,230,000    | 13,891,500    |
|   |               | 0              | 0             | 0             | 0             |
| <b>Total Sales (A)</b>                    | 35,000        | 10,50,000      | 12,600,000    | 13,230,000    | 13,891,500    |
| <b>Less. Variable Expense</b>             |               | 0              | 0             | 0             | 0             |
|   | 28,000        | 840,000        | 10,080,000    | 10,584,000    | 11,113,200    |
| <b>Total variable Expense (B)</b>         | <b>28,000</b> | 840,000        | 10,080,000    | 10,584,000    | 11,113,200    |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>7,000</b>  | 210,000        | 2,520,000     | 2,646,000     | 2,778,300     |
| <b>Less. Fixed Expense</b>                |               |                | 0             | 0             | 0             |
| Rent                                      |               | 0              | 0             | 0             | 0             |
| Electricity Bill                          |               | 3000           | 36,000        | 37,800        | 39,690        |
| Transportation                            |               | 3,000          | 36,000        | 37,800        | 39,690        |
| Salary (self)                             |               | 5,000          | 60,000        | 63,000        | 66,150        |
| Salary(sttaf)                             |               | 15,000         | 180,000       | 189,000       | 198,450       |
| Entertainment                             |               | 400            | 4,800         | 5,040         | 5,292         |
| Gird                                      |               | 50             | 600           | 630           | 662           |
| Generator                                 |               | 0              | 0             | 0             | 0             |
| Mobile bill                               |               | 300            | 3,600         | 3,780         | 3,969         |
| <b>Non Cash Item</b>                      |               |                | 0             | 0             | 0             |
| Depreciation                              |               | 0              | 0             | 0             | 0             |
| <b>Total Fixed Cost</b>                   |               | <b>26,750</b>  | 321,000       | 337,050       | 353,903       |
| <b>Net Profit (E) [C-D]</b>               |               | <b>183,250</b> | 2,199,000     | 2,308,950     | 2,424,398     |
| <b>Investment Payback</b>                 |               |                | <b>32,000</b> | <b>32,000</b> | <b>32,000</b> |



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

| Sl #     | Particulars                                       | Year 1 (BDT)     | Year 2 (BDT)     | Year 3 (BDT)     |
|----------|---|------------------|------------------|------------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                  |                  |                  |
| 1.1      | Investment Infusion by Investor                   | 80,000           |                  |                  |
| 1.2      | Net Profit  | 2,199,000        | 2,308,950        | 2,424,398        |
| 1.3      | Depreciation (Non cash item)                      | 0                | 0                | 0                |
| 1.4      | Opening Balance of Cash Surplus                   |                  | 2,167,000        | 4,443,950        |
|          | <b>Total Cash Inflow</b>                          | <b>2,279,000</b> | <b>4,475,950</b> | <b>6,868,348</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                  |                  |                  |
| 2.1      | Purchase of Product                               | 80,000           |                  |                  |
| 2.2      | Payment of GB Loan                                |                  |                  |                  |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 32,000           | 32,000           | 32,000           |
|          | <b>Total Cash Outflow</b>                         | <b>112,000</b>   | <b>32,000</b>    | <b>32,000</b>    |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>2,167,000</b> | <b>4,443,950</b> | <b>6,836,348</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest







