

Proposed NU Business Name: NAIM TELECOM CENTER



Project identification and prepared by: MD Habibulaah
Kaliganj, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAIM HOSSAIN
Age	:	06-03-1992 (25 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Sisters
Address	:	Vill: Khilgaon P.O: Pubail : Gazipur Sadar Dist:Gazipur
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. NARGIS BEGUM
(iii) Father's name	:	MD. KHOKON MIA
(iv) GB member's info	:	Branch :Pubail Centre 12 (Female), Member ID: 1172/2 , Group No: 03 Member since: 01-01-2013-2018(05Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 0
(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	:	3 years experience in running business.04 Years in own business he has 7 month training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914516232
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NARGIS BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

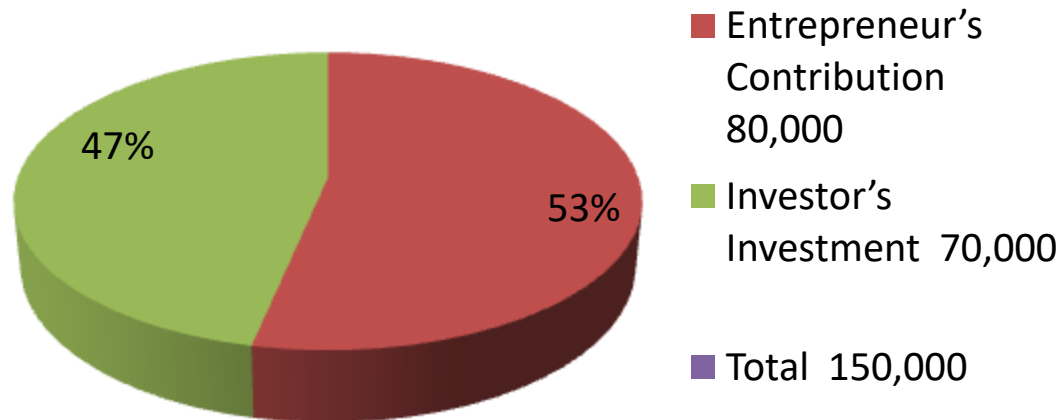
Proposed Nobin Udyokta Business Info

Business Name	:	NAIM TELECOM CENTER
Location	:	Pubail College gate, Pubail , Gazipur Sadar
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 80,000/- (from existing business) 53% Required Investment BDT 70,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06ft x 10 ft= 60 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Mobile set,battery,others,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Mirer bazar▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile set,battery,others,e.t.c	2500	75000	900000
		0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Mobile set,battery,others,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		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		800	9600
Mobile Bill		300	3600
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		4250	51000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile set	20	2000	40000	1	70000	70,000	110,000
Battery	100	300	30000			0	30,000
Others			10000				10,000
	120	2300	80,000	1	70000	70,000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile set,battery,others,e.t.c.	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Mobile set,battery,others,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		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Generator		800	9600	9600	9600
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		7000	74400	136800	928800
Net Profit (E)= [C-D]		6500	78000	81900	85995
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	78,000	81900	85995
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50000	103900
	Total Cash Inflow	148,000	131,900	189,895
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	50,000	103,900	161,895

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



NO SMOKING
धूम्रपान मना है



FAMILY PICTURE

