

Proposed NU Business Name: APU TELECOM



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Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	D.MOHIBULLAH HASAN
Age	:	06-11-1996(22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Siromoni P.O:Siromoni P.S: Khan Jahan Ali Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LAKI BEGUM
(iii) Father's name	:	SHA HABIBUR RAHMAN
(iv) GB member's info	:	Branch: Siromoni , Centre # 32(Female), Member ID: 5779, Group No: 08 Member since: 01-02-2015 raning (04 Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 25,000 Outstanding loan: 12350/-.
(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.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-412928
Family's Contact No.	:	01914-664520
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAKI BEGUM Joined Grameen Bank Since 04 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	APU TELICOM
Location	:	Siromoni,Kda kacha Bazar,khan Jahan Ali, Khulna
Total Investment in BDT	:	BD : 1,70,000
Financing	:	Self BDT 1,20,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 08ft= 80 Square ft
Security of the shop	:	20,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Battery,Charger,Head Fon,Memori etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Pond is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

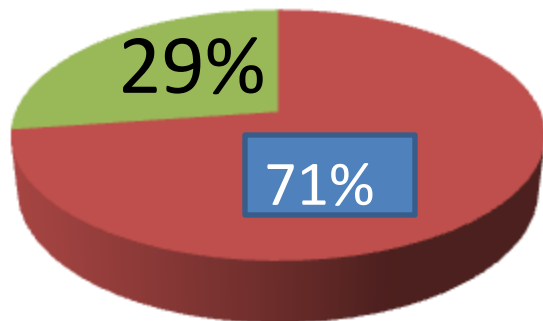
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Battery,Charger,Head Phone,Memori etc.	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Battery,Charger,Head Phone,Memori etc.	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600
Less. Fixed Expense			
Rent		1500	18,000
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		8,800	105,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Itel Mobile	10	1150	11500	Itel Mobile	0	0	20000	31,500
Symphony	10	1500	15000	Symphony	0	0	10000	25,000
Winstar	10	1100	11000	Winstar	0	0	10000	21,000
Winmax	5	1100	5500	Winmax	0	0	10000	15,500
Head Fhone	100	90	9000					
Charger	150	90	13500					
Memori	50	300	15000					
Battery	100	180	18000		0	0	0	18,000
Secority	0	0	20000		0	0	0	20,000
Others	0	0	1500					
Total			120,000				50,000	170,000

Source of Finance



Entrepreneur Investment:
1,20,000
Investor Investment:50,000
Total Investment:1,70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Battery,Charger,Head Phone,Memori etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Battery,Charger,Head Phone,Memori etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		1,500	18,000	60,000	60,000
Electricity Bill		700	8,400	8,820	9,261
Transportation		900	10,800	11,340	11,907
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,615
Mobile Bill		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,100	109,200	152,460	149,940
Net Profit (E) [C-D]		14,900	178,800	149,940	167,580
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	178,800	149,940	167,580
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		146,450	276,390
	Total Cash Inflow	228,800	296,390	443,970
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	12350		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	82,350	20,000	20,000
3	Net Cash Surplus	146,450	276,390	423,970

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 08 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

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FAMILY PICTURE

