

Proposed NU Business Name: A.G.TELICOM AND PARTS DOKAN



Project identification and prepared by :Md .Nirul islam
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NURUL ISLAM
Age	:	06/10/1987(31years)
Education, till to date	:	Five
Marital status	:	marrid
Children	:	02 Dother
No. of siblings:	:	01 brother 01 sister
Address	:	Vill: kaliakoar P.O: kaliakoar P.S: Kaliakair, 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	:	GOLACA BAGAM
(iii) Father's name	:	MD.AMZAD HOSSAIN
(iv) GB member's info	:	Branch: Kaliakoar Centre # 30//m (Female), Member ID ,2145, Group No: 01 Member since: 01-01-1988-2015 (28Years) First loan: BDT 2500/-
Further Information:		Existing Loan: 30000, Outstanding loan
(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	:	02 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704639718
Mother's Contact No.	:	01786674071
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLACA BAGAM, joined Grameen Bank since 28 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

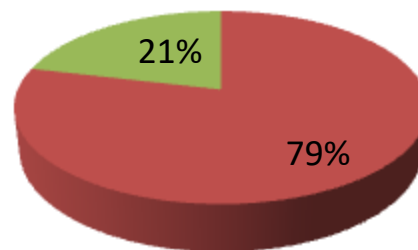
Business Name	:	A.G.TELICOM AND PARTS DOKAN
Location	:	Vill:Kaliakoar, Po:Kaliakoar,kaliakor.Gazipur.
Total Investment in BDT	:	BDT 235000/-
Financing	:	Self BDT 185000/-(from existing business) 79% Required Investment BDT 50000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 11 ft= 110 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Ring,hapok,taar,tiub,handal,biaring,bus,pikap,,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Ring,hapok,taar,handal,biaring,bus,pikap,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
ring	8	680	4640				4640
hapok	20	200	4000	50	200	10000	14000
taar	01	430	430	10	430	4300	4730
tiub	3	132	396	20	132	2640	3036
handal	3	315	945	15	315	4725	5670
biaring	50	107	5350	60	107	6410	11760
bus	15	85	1275	150	85	12750	14025
tabol	5	185	925				925
pikap	10	185	1850				1850
Nat,ranc,hatur,etc			95500				95500
other			69689			20650	90339
			185000			50000	235000

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 50,000
- Total 235,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Ring,hapok,taar,tiub,handal,biaring,bus,pikap,tc	2400	72000	864000	907200
0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200
Less Variable Expense (B) 0				
Ring,hapok,taar,tiub,handal,biaring,bus,etc	1920	57600	691200	725760
Total Variable Expense	1920	57600	691200	725760
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Fixed Expense				
Rent		00	00	00
Electric Bill		520	6240	6552
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		500	6000	6300
Gard		150	1800	1800
Generator		0	0	0
Mobil Bill		500	6000	6000
Total Fixed Cost (D)		7670	92040	93252
Net Profit (E)= [C-D]		6730	80760	88188
Investment Pay Back			30000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	80760	84798
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88188
	Total Cash Inflow	130760	172986
2	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	50760	142986

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

