

Proposed NU Business Name: **NAYEM TELECOM**



Project identification and prepared by: MD. TOFAEL ALAM
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAIM DARANI
Age	:	17-06-1996 (22Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	1 Sister
Address	:	Vill: Hailjor, P.O: Vuleshor, P.S: Kapashia, 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. NARGISH
(iii) Father's name	:	HABIBUR RAHMAN
(iv) GB member's info	:	Branch: Gosingga Centre # 50(Female), Member ID: 5032/3, Group No: 01 Member since: 07/03/2008 To 16/06/2018(10 Years) First loan: BDT 5,000/-, Existing loan:50,000/- , Outstanding loan: Nil
Further Information:	:	
(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	:	05 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01700-592565
Family's Contact No.	:	01714-337430
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NARGISH joined Grameen Bank since 10 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	:	NAYEM TELECOM
Location	:	Hailjor college gait ,Kapasias, Gazipur
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bkash, Fexi & cosmetics Items etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Kapasia .▪Agreed grace period is 3 months.

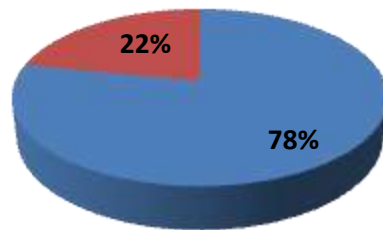
Existing Business

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Soft Drinks, Bkash, Flexi & Cosmetics Item etc.	2000	60000	720000
		0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)		0	0
Soft Drinks, Bkash, Flexi & Cosmetics Item etc.	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5400	64800
Net Profit (E)= [C-D]		9600	115200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	100	20	2,000	50	20	1,000	3,000
Nudols	20	80	1,600	10	80	800	2,400
Soap	40	30	1,200	20	30	600	1,800
Flexi			40,000			27,600	67,600
Bkash			200,000			40,000	240,000
Others			5,200				5,200
TOTAL			250,000			70,000	320,000

Chart Title



■ Entrepreneur's Contribution
 250,000
■ Investor's Investment 70,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft Drinks, Bkash, Flexi & Cosmetics Item etc.	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Soft Drinks, Bkash, Flexi & Cosmetics Item etc.	2250	67500	810000	850500	893025
Total Variable Expense	750	22500	270000	283500	297675
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent			0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		600	7200	7560	7938
Salary (Self)		4000	48000	48000	48000
Salary (Staff)					
Entertainment		350	4200	4200	4200
Guard					
Genarator			0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		5600	67200	67960	68738
Net Profit (E)= [C-D]		16900	202800	212940	223587
Investment Pay Back			28,000	28,000	28,000

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

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	70,000		
1.2	Net Profit	202,800	212940	223587
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		174800	359740
	Total Cash Inflow	272,800	387,740	583,327
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	174,800	359,740	555,327

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

