#### Proposed NU Business Name: AMIR TELECOM



Project identification and prepared by: Ebadat Hossain Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD SUMON HOSSEIN		
Age	:	11-03-1987 (29 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	Nil		
No. of siblings:	:	3 Brothers 2 Sisters		
Address	:	Vill: Gorai Najirpara,, P.O:Gorai, P.S: Mirzapur, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	::	Mother Father CHANDRA VANU MD AMIR HOSSAIN Branch: Gorai Mirzapur, Centre # 24(Female), Member ID: 2746, Group No: 04 Member since: 26-05-1985 ( <i>31Years</i> ) First Ioan: 2000/- taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	::	Existing Loan: 30000/- taka, Outstanding loan:8220/- taka Father No No 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	:	5 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01683002936
Mother's Contact No.	:	01966888038
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurki. Unit, Tangail.

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**CHANDRA VANU** joined Grameen Bank since *31 Years* ago. At first she took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business & house development and cow health development.

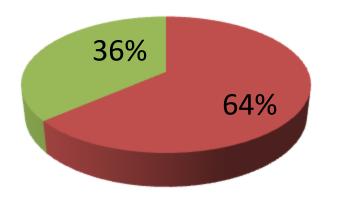
Proposed Nobin Udyokta Business Info				
Business Name	:	AMIR TELECOM		
Location	:	Gorai, Mirzapur, Tangail		
Total Investment in BDT	:	BDT 2,75,000		
Financing	:	Self BDT 1,75,000 (from existing business) 64% Required Investment BDT 1,00,000(as equity) 36%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 120 ft= 120 square ft		
Security of the shop	:	40000/- Taka		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like Television, Charger, Ear phone, Battery, Trolley &amp; Flexi load service .</li> <li>Average 15% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 4 months.</li> </ul>		

### **Existing Business (BDT**)

Particular	Daily	Monthly	Voarly
	Daily	Monthly	Yearly
Revenue(Sales)			
Television, Charger, Ear phone, Battery, Trolley etc	3000	90000	1080000
Flexi load{(6000/1000)*28}	168	5040	60480
Total Sales (A)	3168	95040	1140480
Less Variable Expense			
Television, Charger, Ear phone, Battery, Trolley etc	2700	81000	972000
Total variable Expense (B)	2,700	81000	972000
Contribution Margin (CM) [C=(A-B)	468	14040	168480
Less Variable Expense			
Rent		1,200	14400
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		150	1800
Mobile bill		250	3000
Total fixed cost (D)		7,900	94800
Net Profit (E)= [C-D]		6,140	73680

Investment Breakdown				
Particulars	Existing	Proposed	Total	
Television (16x7000)	112,000	70,000	182000	
Charger,Ear phone,Batery,Memory card	13,000		13000	
Trolley ( 4x 2500)	10,000	0	10000	
Flexiload	40,000	0	40000	
DVD Player		20,000	20000	
Sound box	0	10,000	10000	
	175,000	100,000	275000	

### **Source of Finance**



- Entrepreneur's Contribution 175,000
- Investor's Investment 100,000

Total 275,000

# **Financial Projection (BDT)**

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Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Television, Charger, Ear phone, Battery, Trolley				
etc	4500	135000	1620000	1701000
Flexiload	168	5040	60480	63504
Total Sales (A)	4668	140040	1680480	1764504
Less Variable Expense				
Television, Charger, Ear phone, Battery, Trolley				
etc	4050	121500	1458000	1530900
Total variable Expense (B)	4,050	121500	1458000	1530900
Contribution Margin (CM) [C=(A-B)	618	18540	222480	233604
Less Variable Expense				
Rent		1200	14400	14,600
Electricity bill		300	3600	6200
Transportation		1000	12000	12,300
Salary (Self)		5000	60000	60000
Entertainment		200	2400	5000
Mobile bill		250	3000	3200
Total fixed cost (D)		7950	95400	101,300
Net Profit (E)= [C-D]		10590	127080	132,304
Investment Payback			60,000	60,000

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

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SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)		
1	Cash Inflow				
1.1	Investment Infusion by Investor	100,000			
1.2	Net Profit	127,080	132,304		
1.3	Depreciation (Non cash item)				
1.4	Opening Balance of Cash Surplus		67,080		
	Total Cash Inflow	227080	199384		
2	Cash Outflow				
2.1	Purchase of Product	100,000			
2.2	Payment of GB Loan				
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000		
	Total Cash Outflow	160,000	60000		
3	Net Cash Surplus	67,080	139384		



### Strength **W**<sub>EAKNESS</sub> Lack of Capital/Investment Employment: Self: 01 Family:0 Others:00 Experience & Skill: 05 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

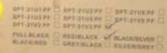
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# **FAMILY PICTURE**

