

# Proposed NU Business Name: **MAA TELECOM**



Project identification and prepared by: Zillur Rahman ,  
Dupchanchia Unit, Bogra

Project verified by: MD. Shah Alom



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SHOHAG</b>
Age	:	12-07-1983 (33 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Joypurpara, P.O: Dupchanchia, P.S: Dupchanchia Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. HALIMA KHATUN</b>
(iii) Father's name	:	<b>MD. SHAHJAHAN</b>
(iv) GB member's info	:	Branch: Gobindopur, Centre # 31(Female), Member ID: 2601 Group No: 04 Member since: 12-10-1997 (07Years) First loan: BDT 3000/-
Further Information:		Existing Loan: BDT 10000/-, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	8 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.	:	01740984944
Mother's Contact No.	:	01739768222
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchanchia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HALIMA KHATUN** joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA TELECOM</b>
Location	:	Ma market, Akkelpur road, Dupchanchia, Bogra
Total Investment in BDT	:	BDT 2,84,000/-
Financing	:	Self BDT 1,84,000/-(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	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile, Computer &amp; electric accessories</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Bogura</li><li>▪Agreed grace period is 3 months.</li></ul>

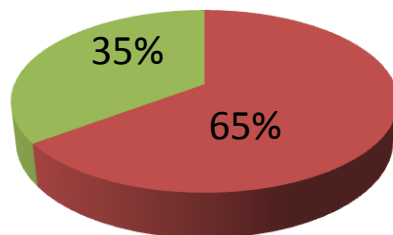
# Existing Business

Paticular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mobile,Computer & electric accesories	2000	60000	720000
Song download	100	3000	36000
Flexiload	81	2430	29160
<b>Total Sales (A)</b>	2081	62430	749160
<b>Less Variable Expense</b>			
Mobile, Computer & electric accessories	1600	48000	576000
<b>Total variable Expense (B)</b>	1,600	48000	576000
<b>Contribution Margin (CM) [C=(A-B)</b>	581	17430	209160
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		800	9600
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		500	6000
Guard		300	3600
Mobile& internet bill		1000	12000
<b>Total fixed cost (D)</b>		9,400	112800
<b>Net Profit (E)= [C-D]</b>		<b>8,030</b>	<b>96360</b>

## Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Mobile accesseries	30,000		30000
Battery	7,000		7000
Energy bulb	56,000		56000
Electric items	25,000		25000
Mobile load	7,000		7000
Cosmetics	34,000		34000
Mather board		45,000	45000
Procesor		45,000	45000
Power supply		7,500	7500
Mouse & key board		2500	2500
Computer	23000		23000
Table	2000		2000
	184,000	100,000	284000

## Source of Finance



- Entrepreneur's Contribution 184,000
- Investor's Investment 100,000
- Total 284,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Mobile,Computer & electric accesories	3300	99000	1188000	1247400
Song download	100	3000	36000	37800
Flexiload	87	2610	31320	32886
<b>Total Sales (A)</b>	3387	101610	1219320	1280286
<b>Less Variable Expense</b>				
Mobile,Computer & electric accesories	2640	79200	950400	997920
Flexiload				
<b>Total variable Expense (B)</b>	2,640	79200	950400	997920
<b>Contribution Margin (CM) [C=(A-B)</b>	847	25410	304920	282366
<b>Less Variable Expense</b>				
Rent		800	9,600	9,600
Electricity bill		1000	12000	12200
Transportation		1,000	12000	19,400
Salary (Self)		5000	60000	60000
Entertainment		500	6000	6000
Guard		300	3600	3600
Mobile bill		1000	12000	12000
<b>Total fixed cost (D)</b>		9,600	115200	122,800
<b>Net Profit (E)= [C-D]</b>		15810	189720	159,566
Investment Payback			<b>60,000</b>	60,000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	189,720	159,566
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		129,720
	<b>Total Cash Inflow</b>	289720	289286
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	129,720	229286

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





























১১/১২/২১



১১/১২/২১



গ্রামীণ ব্যাংক

...সোমপুর-নন্দীয়া-বাধা। শাখা

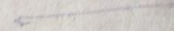
ঋণ পরিশোধের পাস বই

ক্রমিক: হাজারেকোটি

সংখ্যা: ২৩০১

ফর্ম নং ৪

তারিখ







# গ্রামীণ ব্যাংক

শাখা

স্বাণ পরিশোধের পাশ বই

- ১.০ নাম : *সিদ্দিকুল ইসলাম*
- ২.০ স্বাণী নং : *২১০১*
- ৩.০ গ্রুপ নং : *০৪*
- ৪.০ কেন্দ্র নং : *০১০*
- ৫.০ কেন্দ্র : *কাজলিয়া*
- ৬.০ ম্যানেজারের স্বাক্ষর : *[Signature]*
- ৭.০ বই ইস্যুর তারিখ : *২৭/১০/১৭*

হারিয়ে যাওয়া বই পাওয়া গেলে ফেরৎ দেওয়ার ঠিকানাঃ  
 ব্যাংকের যে কোন শাখা/অফিস  
 অথবা  
 গ্রামীণ ব্যাংক, প্রধান কার্যালয়, মিরপুর-২, ঢাকা - ১২১৬।

১১/১০/১৭



*১১/১০/১৭*

# গ্রামীণ ব্যাংক

...সেবিত্বের লক্ষ্যে চলেছে বাতাস। শাখা

স্বাণ পরিশোধের পাশ বই

স্বাণী নং : *২১০১*

গ্রুপ নং : *০৪*

কেন্দ্র নং : *০১০*

কেন্দ্র : *কাজলিয়া*

তারিখ : *২৭/১০/১৭*





# FAMILY PICTURE

