

Proposed NU Business Name: **ARIF TELECOM**



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIF AHAMMED
Age	:	21-01-1998 (18 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Madanpur, P.O: Mirjapur , P.S: Sherpur 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	:	MST CHOBURA BEGUM
(iii) Father's name	:	MD HATEM ALI
(iv) GB member's info	:	Branch: Mirjapur, Sherpur, Centre # 38(Female), Member ID: 5130 , Group No: 04 Member since: 07-08-1998 to 2004 (06 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT Nil
(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	:	04 years experience in running business. 04 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-058074
Mother's Contact No.	:	01864-891243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST CHOBURA BEGUM joined Grameen Bank since 06 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF TELECOM
Location	:	
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120000/-(from existing business) 67% Required Investment BDT 60,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	07 ft x 05 ft = 35 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories , Bikash services▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Sherpur, Bogra▪Agreed grace period is 3 months.

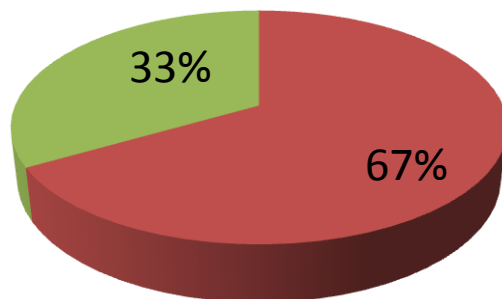
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accessories	2900	87000	1044000
Bikash	66	1980	23760
Total Sales (A)	2966	88980	1067760
Less Variable Expense			
Mobile accessories	2465	73950	887400
Total variable Expense (B)	2,465	73950	887400
Contribution Margin (CM) [C=(A-B)]	501	15030	180360
Less Variable Expense			
Rent		800	9600
Electricity bill		1000	12000
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Mobile bill		300	3600
Total fixed cost (D)		7,650	91800
Net Profit (E)= [C-D]		7,380	88560

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile charger	60	65	3,900	10	1,000	10,000	13,900
Headphone	17	100	1,700	50	65	3,250	4,950
Battery	1	180	180	30	100	3,000	3,180
Memory card	12	220	2,640	30	180	5,400	8,040
Screen paper	40	15	600	50	220	11,000	11,600
Coverter	50	5	250	50	15	750	1,000
Cable,card reader	1	730	730	50	30	1,500	2,230
Bikash	1	40000	40,000	1	15000	15,000	55,000
Mobile accessories	0	0	0	1	10100	10,100	10,100
Security	1	70000	70,000	0	0	0	70,000
Total	183	0	120,000	272	0	60,000	180,000

Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 60,000

■ Total 180,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile accessories	5300	159000	1908000	2003400
Bikash	80	2400	28800	30240
Total Sales (A)	5380	161400	1936800	2033640
Less Variable Expense				
Mobile accessories	4505	135150	1621800	1702890
Total variable Expense (B)	4,505	135150	1621800	1702890
Contribution Margin (CM) [C=(A-B)	875	26250	315000	330750
Less Variable Expense				
Rent		800	9600	9,600
Electricity bill		1300	15600	16000
Transportation		350	4,200	4,500
Salary (self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		200	2400	2400
Guard		150	1800	1800
Mobile bill		350	4200	4300
Total fixed cost (D)		12,000	144,000	144,800
Net Profit (E)= [C-D]		14250	171000	185,950
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	171,000	185,950
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		141,000
	Total Cash Inflow	221000	326950
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	141,000	296950

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 04 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

