

# Proposed NU Business Name: **AL AMIN TELECOM & COSMETICS**



Project identification and prepared by: Md.Nurul islam Kaliakor  
Unit, Gazipur

Project verified by: MD. Siddiqur Rahman



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

Name	:	<b>MD: JAHIDUL ISLAM</b>
Age	:	15/09/1991 ( 26 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers and 1 sister
Address	:	Vill: Kanchonpur P.O: Kaliakoir P.S: Kaliakori, 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	:	<b>JAHANARA BAGUM</b>
(iii) Father's name	:	<b>MD: ABDUL: SAMAD</b>
(iv) GB member's info	:	Branch: kaliakor , Centre # 64 (Female), Member ID: 4664 Group No: 01 Member since: 01/01/1991 To 2014 ( 24Years) First loan: BDT 2,000 /- Existing loan: BDT 50,000 Outstanding loan: Nill
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-717375
Family's Contact No.	:	01711-517079
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAHANARA BAGUM** joined Grameen Bank since 24 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AL AMIN TELECOM &amp; COSMETICS</b>
Location	:	Kaliakoir, Gazipur.
Total Investment in BDT	:	BDT 3,72,000/-
Financing	:	Self BDT 2,72,000/- (from existing business) 73% Required Investment BDT 1,00,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 19 ft= 223 square ft
Security of the shop	:	60,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics and Telecom item</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪ Existing 01 employee.</li><li>▪ The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

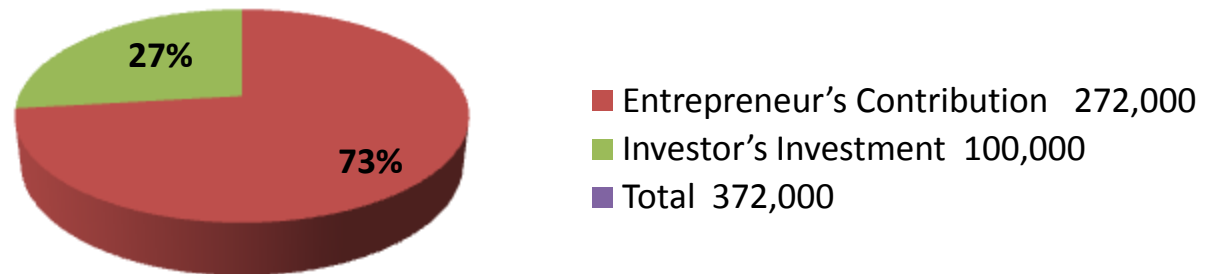
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Soft drink,biskit,milk,ludus	4,000	120,000	1,440,000
Lode+Bikas	15,000	450,000	5,400,000
<b>Total Sales (A)</b>	<b>19,000</b>	<b>570,000</b>	<b>6,840,000</b>
<b>Less. Variable Expense</b>			
Soft drink,biskit,milk,ludus	3,400	102,000	1,224,000
Lode+Bikas	14,400	432,000	5,184,000
<b>Total variable Expense (B)</b>	<b>17,800</b>	<b>534,000</b>	<b>6,408,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		1200	14,400
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		3,000	36,000
Salary (self)		5,000	60,000
<b>Gard</b>		<b>250</b>	<b>3,000</b>
<b>Total fixed Cost (D)</b>		<b>12,550</b>	<b>150,600</b>
<b>Net Profit (E) [C-D]</b>		<b>23,450</b>	<b>281,400</b>

### Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Soft Drink	500	50	25,000	200	10,000	35,000
Milk	5	400	2,000	50	20,000	22,000
Biskit	363	50	18,150	100	5,000	23,150
Lodus	52	38	1,976		0	1,976
Sim card	170	164	27,880		0	27,880
Battary	25	200	5,000		0	5,000
Bikas			70,000		50,000	120,000
Lode			20,000		5,000	25,000
Mobile	5	2000	10,000		0	10,000
Security			60,000		0	60,000
Others			31,994	0	10,000	41,994
<b>Total</b>			<b>272,000</b>		<b>100,000</b>	<b>372,000</b>

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Soft drink,biskit,milk,ludus	5,200	156,000	1,872,000	1,965,600	2,063,880
Lode+Bikas	20,000	600,000	7,200,000	7,560,000	7,938,000
<b>Total Sales (A)</b>	<b>25,200</b>	<b>756,000</b>	<b>9,072,000</b>	<b>9,525,600</b>	<b>10,001,880</b>
<b>Less. Variable Expense</b>					
Soft drink,biskit,milk,ludus	4,160	124800	1497600	1572480	1651104
Lode+Bikas	19,200	576,000	6,912,000	7,257,600	7,620,480
<b>Total variable Expense (B)</b>	<b>23,360</b>	<b>700,800</b>	<b>8,409,600</b>	<b>8,830,080</b>	<b>9,271,584</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,840</b>	<b>55,200</b>	<b>662,400</b>	<b>695,520</b>	<b>730,296</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		400	4,800	4,800	4,800
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Gard</b>		<b>250</b>	3000	3,000	3,000
Genarator		<b>0</b>	0	0	0
<b>Total Fixed Cost</b>		<b>14,350</b>	<b>172,200</b>	172,200	172,200
<b>Net Profit (E) [C-D)</b>		<b>40,850</b>	<b>490,200</b>	523,320	558,096
<b>Investment Payback</b>			<b>40,000</b>	40,000	<b>40,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	490,200	523,320	558,096
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		450,200	933,520
	<b>Total Cash Inflow</b>	<b>590,200</b>	<b>973,520</b>	<b>1,491,616</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>450,200</b>	<b>933,520</b>	<b>1,451,616</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bordghor, Kaliakor,  
Gazipur.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# মোল-মোমিন টেলিকম

প্রয়োজনে পাশে  
বিকাশ

bKash

একটি মোবাইল থেকে অন্যটি

০১৮৬৪৪০০০০০







**SAN**  
FRANCISCO  
BREAKING  
WAVE  
1982  
CALIFORNIA









5G

दिवस अर्थात्



बनारी शारद सिनेमाम  
दिल्ली का सबसे बड़ा सिनेमा

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5G



5GB







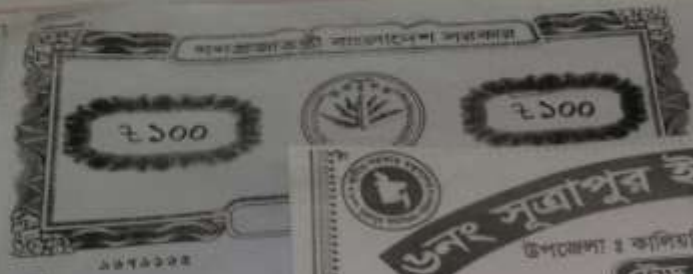








হিসাব  
 এইসঙ্গে প্রদান করা  
 হয়েছে বর্ণনা  
 যাকার টাকা, যা  
 দেওয়া হয়েছে  
 বাকী/কমি/সমস্যা  
 সমস্ত হিসেবে, ২  
 লক্ষ টাকা - ২৪



**৬নং সুত্রাপুর ইউনিয়ন পরিষদ**  
 উপজেলা ও কালিঘাটের, জেলা ও গাজীপুর।  
**ড্রেড লাইসেন্স**

ক্রমিক নং 57  
 লাইসেন্স নং \_\_\_\_\_  
 নাম/ব্যক্তির নাম \_\_\_\_\_  
 পিতা/মাতা/স্বামী/সহযোগী পরিচালক \_\_\_\_\_  
 ঠিকানা \_\_\_\_\_  
 ডাকঘর \_\_\_\_\_  
 ব্যবসার ধরন \_\_\_\_\_  
 উল্লিখিত নাম/ব্যক্তির অনুপাতে (১) ড্রেড লাইসেন্স টি (ক) ব্যক্তি \_\_\_\_\_  
 (খ) ছাত্র \_\_\_\_\_ (২) জাত (১৫%) \_\_\_\_\_  
 (৩) ব্যবসা, কৃষি বা পেশার উপর কর \_\_\_\_\_  
 সর্বমোট - (কিছুটা) \_\_\_\_\_  
 ২০ X - ২০ ১৫ ড্রা সনের জন্য আর ইউনিয়নের সীমার মধ্যে আবশ্যিক বসিকা উপজেলা আইনগত অনুষ্ঠিত  
 ড্রেড লাইসেন্স ০৬/০৬/২০ ১৫ ড্রা সনের বৈধ বলিয়া বিবেচিত হইবে।

**সেবার**  
 ১. যোগ্য ব্যক্তি  
 ড্রেড লাইসেন্স  
 উপজেলা, জাতীয়  
 ২. যোগ্য ব্যক্তি  
 ড্রেড লাইসেন্স  
 উপজেলা, জাতীয়

স্বাক্ষর  
 উপজেলা পরিষদ  
 ড্রেড লাইসেন্স  
 উপজেলা, জাতীয়



ড্রেড লাইসেন্স  
 ৬নং সুত্রাপুর ইউনিয়ন



# FAMILY PICTURE

