

**Proposed NU Business Name: ABM TELECOM CENTRE**



Project identification and prepared by: Md Asif Istiar  
Sreenagar Unit, Munsiganj

Project verified by: Md Siddiqur Rahman



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

Name	:	<b>MD HIRU MIA</b>
Age	:	05-05-1988 (28 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Uttar Radi Khal, P.O: Radi Khal, P.S: Sreenagar Dist: Munsiganj
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>RENUZA BEGUM</b>
(iii) Father's name	:	<b>MD ABDULLATIF SARKAR</b>
(iv) GB member's info	:	Branch : Sreenagar , Centre : 05 (Female), Member ID: 1132 , Group No: 01 Member since: 25-02-2005 (21 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30000 Outstanding loan: BDT 16800
(v) Who pays GB loan installment	:	Mother
(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. 03 Years in own business. He has 01 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01670-958681
Family's Contact No.	:	01925-125014
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RENUZA BEGUM** joined Grameen Bank since 11 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ABM TELECOM CENTRE</b>
Location	:	Tin Dokan, Sreenagar
Total Investment in BDT	:	BDT 133000/-
Financing	:	Self BDT 83000/- (from existing business) 62% Required Investment BDT 50000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 08 ft= 64 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Mobile Accessories etc. Balance Recharge.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gulistan, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

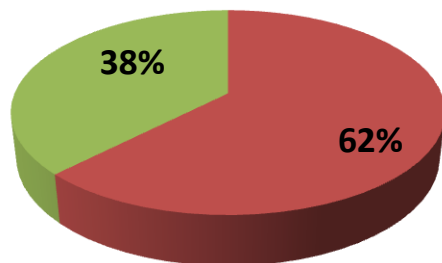
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mobile accessories	2500	75000	900000
Flexiload	30	900	10800
<b>Total Sales (A)</b>	2530	75900	910800
<b>Less Variable Expense</b>			
Mobile accessories	2000	60000	720000
<b>Total variable Expense (B)</b>	2,000	60000	720000
<b>Contribution Margin (CM) [C=(A-B)]</b>	530	15900	190800
<b>Less Variable Expense</b>			
Rent		2,500	30000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		9,450	113400
<b>Net Profit (E)= [C-D]</b>		6,450	77400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Battery	200	200	40,000	0	0	0	40,000
Charger	100	150	15,000	0	0	0	15,000
Mobile cover	50	100	5,000	0	0	0	5,000
Screen paper	1	5000	5,000	0	0	0	5,000
Mobile load	1	5000	5,000	0	0	0	5,000
Accessories	0	5200	0	0	0	0	0
Bikash	0	0	0	1	50000	50,000	50,000
Security	1	13000	13,000	0	0	0	13,000
<b>Total</b>	<b>353</b>	<b>0</b>	<b>83,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>133,000</b>

## Source of Finance



- Entrepreneur's Contribution 83,000
- Investor's Investment 50,000
- Total 133,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Mobile accessories	3500	105000	1260000	1323000	1389150
Flexiload & Bkash	100	3000	36000	37800	39690
<b>Total Sales (A)</b>	3600	108000	1296000	1360800	1428840
<b>Less Variable Expense</b>					
Mobile accessories	2800	84000	1008000	1058400	1111320
<b>Total variable Expense (B)</b>	2,800	84000	1008000	1058400	1111320
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24000	288000	302400	317520
<b>Less Variable Expense</b>					
Rent		2,500	30000	30,000	30000
Electricity bill		700	8400	8900	9400
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		12,950	153,600	154,700	155800
<b>Net Profit (E)= [C-D]</b>		11050	132600	147,700	161720
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	163,800	177,550	192042.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,800	301350
	<b>Total Cash Inflow</b>	213800	321350	493392.5
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	143,800	301350	473392.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 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

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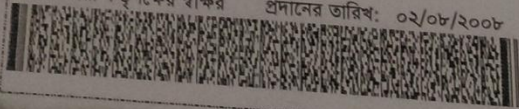
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হিরু মিয়া  
Name: Md Hiru Mia  
পিতা: মোঃ আব্দুল লতিফ সরদার  
মাতা: রেনুজা বেগম  
Date of Birth: 05 May 1988  
ID NO: 5918467807632

এই কাডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাডটি ব্যবহারকারী বাতীল অথবা  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/পাড়া: উত্তর রাঢ়ীখাল, ডাকঘর: রাঢ়ীখাল - ১৫৫১, শ্রীনগর, মুন্সিগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০২/০৮/২০০৮



# FAMILY PICTURE

