

Proposed NU Business Name: **M/S ARIF TELICOM**



Project identification and prepared by: Md. Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIFUL ISLAM
Age	:	15-06-1997 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother and 01 Sister
Address	:	Vill: Boshontokedar , P.O: Boshontokedar, P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SHIULI KHATUN
(iii) Father's name	:	MD. JAMIR ALI
(iv) GB member's info	:	Branch: Mowgasi, Mohanpura Centre 09 (Female), Member ID: 5175/2, Group No: 05 Member since: 2008-2012 Present 25-09-2014(7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: 7140/=
(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	:	3 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.	:	01773-148001
Mother's Contact No.	:	01774-415590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHIULI KHATUN joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

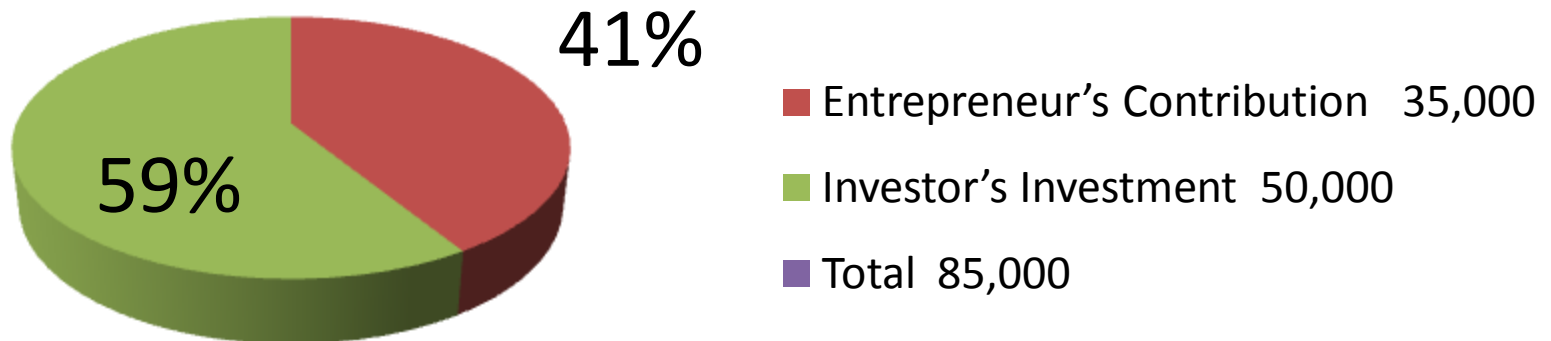
Proposed Nobin Udyokta Business Info

Business Name	:	<i>M/S ARIF TELICOM</i>
Location	:	Boshontokedar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT85,000/-
Financing	:	Self BDT 35,000/-(from existing business) 41% Required Investment BDT 50,000/-(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 09 ft =108 sft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Telicom item etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from Nowhata,Rajshahi. ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	1000	30,000	3,60,000
Income Of Sarvising and Computer	300	9,000	1,08,000
Total Sales (A)	1000	30,000	3,60,000
Less. Variable Expense			
Telicom Item	800	24,000	2,88,000
Total variable Expense (B)	800	24,000	2,88,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		500	6,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Salary (staff)			
Guard			
Transportation		200	2,400
Entertainment		500	6,000
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile kasing	20	35	700	100	35	5,250	5,950
Battery	30	200	6,000	100	200	20,000	26,000
Charger	25	70	1750	100	70	7,000	8,750
Blotuth Headphone	3	650	1,950	-	-	-	1,950
Normal headphone	40	130	5,200	50	130	6,500	11,700
Torch Light	2	250	500	-	-	-	500
Power Band	1	350	350	-	-	-	350
Others Item	-	-	3550			11,250	14,800
Advance For Shop			15,000				15,000
Total	121		35,000	350		50,000	85,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Telicom Item	2,000	60,000	7,20,000	7,56,000	7,93,800
Income Of Sarvising and Computer	350	10,500	1,26,000	1,32,300	1,38,915
Total Sales (A)	2,000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Telicom Item	1,600	48,000	5,76,000	6,04,800	6,35,040
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000	2,83,500	2,97,675
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		600	7,200	8,000	8,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		7,600	91,200	93,500	95,500
Net Profit (E) [C-D]		14,900	1,78,800	1,90,000	2,02,175
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,78,800	1,90,000	2,02,175
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,58,800	3,28,800
	Total Cash Inflow	2,28,800	3,48,800	5,30,975
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,58,800	3,28,800	5,10,975

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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





MORE
RESPECT
LESS
ATTACK





MORE
RESPECT
LESS
STACK



MORE
RESPECT
LESS
ATTACK

FAMILY PICTURE

