

Proposed NU Business Name: ANIKA TELICOM



Project identification and prepared by: Md Kobir Laksham
Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MARIFUL ISLAM
Age	:	08-01-1990 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother,01 sister.
Address	:	Vill:Khetur, P.O: Premtoli, P.S: Godagari, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MUSLEMA
(iii) Father's name	:	MD. YARUL ISLAM
(iv) GB member's info	:	Branch: Matikata Priypur, Centre # 12 (Female), Member ID: 1445, Group No: 01 Member since: 30-10-2004 (6 Years) First loan: BDT 2,000
Further Information:		Existing Loan:12,000 /-, Outstanding loan:/--
(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	:	05 years experience in running business. 05 years experience in own business . He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752-522232
Mother's Contact No.	:	01884-471217
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MUSLEMA joined Grameen Bank since 8 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	ANIKA TELICOM
Location	:	Bosonto Pur, Godagari , Rajshahi.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The farm is rented.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobile ,Mobile Charger,Balp,fan, Table Fan ETC	2000	60000	720000
	0		
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Mobile ,Mobile Charger,Balp,fan, Table Fan ETC	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Mobil Bill		200	2400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	5	1500	7500	20	1500	30000	37500
Mobile Charger	10	90	900			0	900
Bulp	20	30	600			0	600
Electric item			2000			0	2000
Table Fan	6	1500	9000	12	1500	18000	27000
Security			10000			0	0
Other			10000			2000	
Security			0			0	0
Other						0	0
Total	41		40000	32		50,000	90,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile ,Mobile Charger,Balp,fan, Table Fan ETC	2600	78000	936000	982800	1031940
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Mobile ,Mobile Charger,Balp,fan, Table Fan ETC	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7000	84000	84700	85415
Net Profit (E)= [C-D]		8600	103200	108360	113778
Investment Pay Back			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	103,200	108360	113778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83200	171560
	Total Cash Inflow	153,200	191,560	285,338
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	83,200	171,560	265,338

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures













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FAMILY PICTURE

