

Proposed NU Business Name: **FAGUN TALECOM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MILON
Age	:	10-06-1988(29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 gals
No. of siblings:	:	2 Brother
Address	:	Vill: donbari P.O: donbari P.S:donbari Dist: Tangail.
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 :MALEKA BAGUM
(iii) Father's name	:	MD :SAKANDAR ALLI
(iv) GB member's info	:	Branch: chalas modupur , Centre # 30(Female), Member ID: 10754, Group No: 10 Member since: 2004 -2015(11Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 30000 Outstanding loan: 0
(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	:	7 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-005859
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA BAGUM Joined Grameen Bank Since 11 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

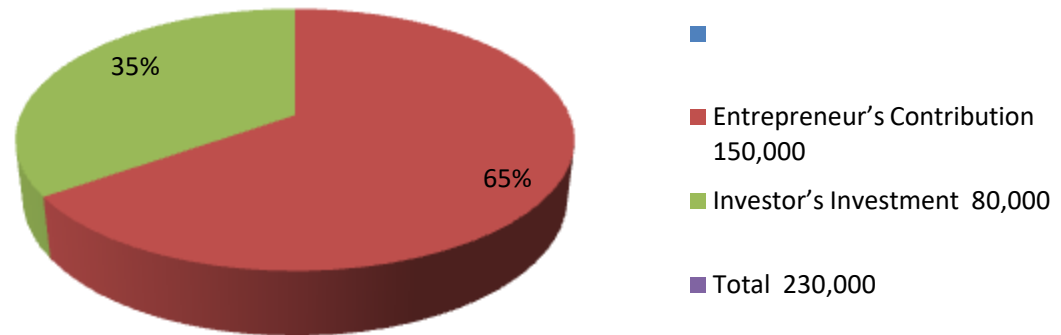
Business Name	:	FAGUN TALECOM
Location	:	Donbari Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 230,000
Financing	:	Self BDT 150,000(from existing business) 65% Required Investment BDT 80,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 18 ft= 216 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobaill,batari,chragar ,Etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The talecom is Rented▪Collects goods from dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile ,batari ,chragar ,Etc	8,000	240,000	2880,000
	0	0	0
Total Sales (A)	8,000	240,000	2880,000
Less. Variable Expense			
Mobile, batari, chragar ,Etc	6800	204,000	2448,000
	0	0	0
Total variable Expense (B)	6800	204,000	2448,000
Contribution Margin (CM) [C=(A-B)]	1200	36,000	432,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		150	0
Transportation		1000	12,000
Entertainment		500	6,000
Salary (staff)		7000	84,000
Bank service Charge		0	0
Total fixed Cost (D)		15,050	178,800
Net Profit (E) [C-D]		20,950	253,200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
mobile	100p	1000	100,000	53p	1500	80,000	180,000
batari	200p	200	40,000				40,000
chragar	125p	80	10,000				10,000
Security							
Total	425p	1280	150,000	53p	1500	80000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile,chragar,batari	8000	240000	2880000	3024000	3175200
Total Sales(A)	8000	240000	2880000	3024000	3175200
Less Variable Expense (B)					
Mobile,chragar,batari	6000	180000	2160000	2268000	2381400
Total Variable Expense	6000	180000	2160000	2268000	2381400
Contributon Margin (CM) [C=(A-B)]	2000	60000	720000	756000	793800
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		400	4800	57600	691200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		1000	12000	12000	12000
Entertainment		500	6000	6000	6000
Guard		7,000	84000	84000	84000
Generator		150	1800	1800	1800
Mobile Bill			0	0	0
Total Fixed Cost (D)		15050	178800	231720	865446
Net Profit (E)= [C-D]		44950	539400	566370	594689
Investment Pay Back			32,000	32,000	32,000

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	539,400	566370	594688.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		507400	1041770
	Total Cash Inflow	589,400	1,073,770	1,636,459
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)	32000	32000	32000
	Total Cash Outflow	82,000	32,000	32,000
3	Net Cash Surplus	507,400	1,041,770	1,604,459

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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

