

Proposed NU Business Name: MA TELECOM



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM HOSEIN
Age	:	15-09-1994 (23 Years)
Education, till to date	:	B.A(On Going)
Marital status	:	Unmarried
Children	:	N one
No. of siblings:	:	2 Sisters
Address	:	Vill: Laksminarayon Para ,P.O: Korpur.P.S: Sonatala Dist: Bogra.
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. Shahena Begum
(iii) Father's name	:	Md. Bablu Mia
(iv) GB member's info	:	Branch: Digdair, Sonatala, Centre # 40(Female), Member ID: 3856/2, Group No: 04 Member since: 20-07-2009 (08Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: BDT 9780
(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	:	01 year 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.	:	01748-224430
Mother's Contact No.	:	01719-221885
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Shahena Begum joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

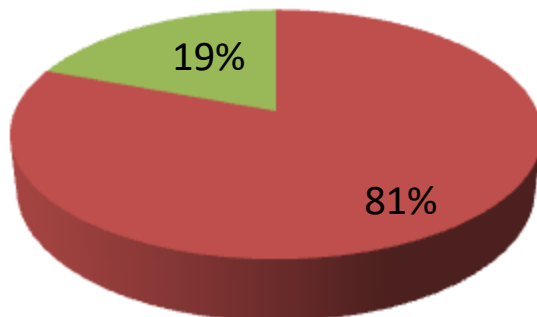
Business Name	:	MA DAIRY FARM
Location	:	Korpur Bazar, Sonatala, Bogra.
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 210,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 15 ft = 90 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Mobile, Seling Fan, Battery, Charger, Multiplug, Headphone, Torchlight, Energybulb etc.▪ Average 20% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ One employee will be appointed.▪ The shop is Rented▪ Collects goods from Bogra Bazer, Bogra▪ Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Electronics items	1,760	52,800	633,600
Total variable Expense (B)	1,760	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
House rant		300	3,600
Electricity Bill		400	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		150	1,800
Generator		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	50	1250	62,500	20	1,250	25,000	87,500
Fan	25	1600	40,000	5	1600	8,000	48,000
Betarry	200	180	36,000	45	280	12,600	48,600
Charger	50	65	3,250	25	65	1,625	4,875
Multiplug	50	130	6,500	5	130	650	7,150
Head Phone	80	80	6,400			0	6,400
Others	1	5350	5,350	1	2125	2,125	7,475
Security	1	50000	50,000	0	0	0	50,000
Total	457	58655	210000	101	5450	50000	260000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 50,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electronics items	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Electronics items	2,080	62,400	748,800	786,240	825,552
Total variable Expense (B)	2,080	62,400	748,800	786,240	825,552
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
House rant		300	3,600	3,600	3,600
Electricity Bill		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,500	78,000	78,000	78,000
Net Profit (E) [C-D]		9,100	109,200	118,560	128,388
Investment Payback			20,000	20,000	20,000

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

SI #	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	109,200	118,560	128,388
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,200	187,760
	Total Cash Inflow	159,200	207,760	316,148
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	89,200	187,760	296,148

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

