

Proposed NU Business Name: HUMAUN TELECOM

Project identification and prepared by:
Dohar

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	HUMAUN
Age	:	01-01-*1983 (34Years)
Education, till to date	:	4
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	- 04 Brothers 01 Sister
Address	:	Vill: Nikra, P.O: Joypara P.S: Dohar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HUNUFA
(iii) Father's name	:	SHEK SHAHID
(iv) GB member's info	:	Branch : Joypara, Centre 09 (Female), Member ID: 6818 , Group No: 10 Member since:2001-2017(16years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan:0
(v) Who pays GB loan installment	:	No
(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.)	:	No
Business Experiences and Training Info	:	05 experience in running business. 04 Experience in own business
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01855-642714
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HUNUFA joined Grameen Bank since 16 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

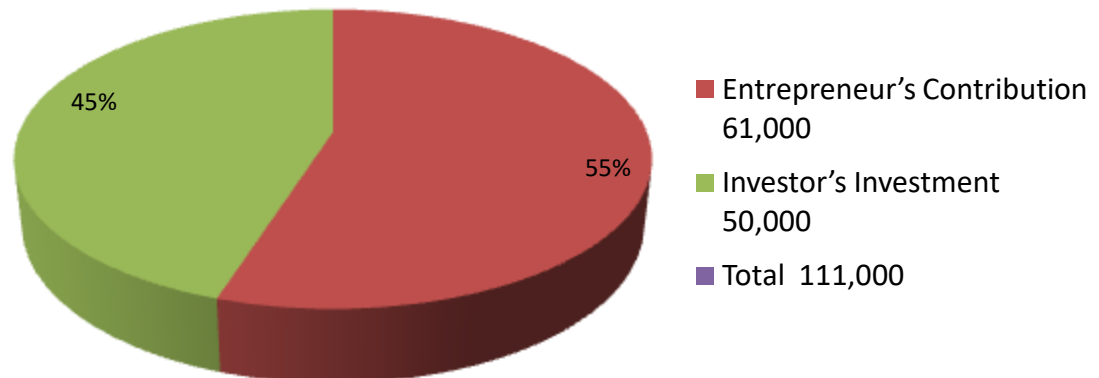
Business Name	:	HUMAUN TELECOM
Location	:	Kochua bazar.
Total Investment in BDT	:	BDT 111,000/-
Financing	:	Self BDT 61,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity)11 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ftx 09 ft=288 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –charger, Battery, Head Phone items.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Charger, Head Phone, Battery , Mobile ETC	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Charger, Head Phone, Battery , Mobile ETC	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
charger	100	120	12,000	100	120	12,000	24,000
Battary	100	100	10,000	100	100	10,000	20,000
Headphone	100	120	12,000	100	100	10,000	22,000
Cover	100	100	10,000			0	10,000
Others			6,000			18,000	24,000
Security			10,000			0	10,000
						0	0
	400	440	61000	300	320	50000	111000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Charger, Head Phone, Battery , Mobile ETC					
	2300	69000	828000	869400	912870
	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8400	100800	101800	102830
Net Profit (E)= [C-D]		8850	106200	111510	117086
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	106,200	111510	117085.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86200	177710
	Total Cash Inflow	156,200	197,710	294,796
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	86,200	177,710	274,796

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill :5 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

FAMILY PICTURE