

Proposed NU Business Name: **Esha Telecom**

২য় দফার আবেদন



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Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Mir Ashdujjaman
Age	:	15-02-1984 (34 Years)
Education, till to date	:	Ssc
Marital status	:	married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 2 sister
Address	:	Vill: Elenga P.O:Elenga P.S: Kalihati 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	:	Mst Asma begum
(iii) Father's name	:	Md Motiar Rnhman
(iv) GB member's info	:	Branch: Khildha Kalihati, Centre # 01(Female), Member ID: 1002, Group No: 01 Member since: 05-12-1985 (31 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: 23,500
(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	:	8 years experience in running business. He has 1 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-051655
Mother's Contact No.	:	01717-220611
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst Asma Begum joined Grameen Bank since 31 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural and Dairy Farm business.

Proposed Nobin Udyokta Business Info

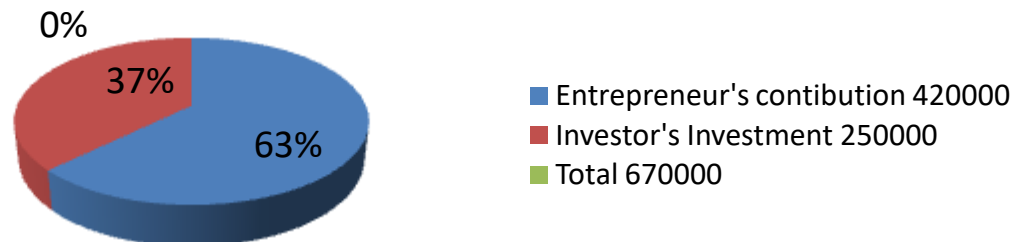
Business Name	:	Esha Telecom
Location	:	Elenga Bazar, Kalihati, Tangail
Total Investment in BDT	:	BDT 670,000/-
Financing	:	Self BDT 420,000/-(from existing business) 63% Required Investment BDT2 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 12,000/-
Size of shop	:	7 ft x 10 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Mobile Display, Cover, card Redder, Mobile etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪None employee will be appointed. ▪The shop is rented. ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Accosoriess	7,500	225,000	2,700,000
	0	0	0
Total Sales (A)	7,500	225,000	2,700,000
Less. Variable Expense			
Mobile Accosoriess	6,375	191,250	2,295,000
Total variable Expense (B)	6,375	191,250	2,295,000
Contribution Margin (CM) [C=(A-B)]	1,125	33,750	405,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		600	7,200
Transportation		1,000	12,000
Salary (self)		8,000	96,000
Salary (staff)		6,000	72,000
Entertainment		100	1,200
Graud Bill		150	1,800
Generator Bill		150	1,800
Mobile Bill		200	2,400
Total fixed Cost (D)		20,200	242,400
Net Profit (E) [C-D]		13,550	162,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Charger	50	110	5500	Charger	25	110	2,750	8,250
memory	30	250	7500	memory	10	250	2,500	10,000
Casing	250	70	17500	Casing	150	70	10,500	28,000
Head Phone	100	150	15000	Head Phone	50	150	7,500	22,500
Battary	20	350	7000	Battary	10	350	3,500	10,500
Elecktrick	300	300	90000	Elecktrick	200	300	60,000	150,000
Mobile	30	2,000	60000	Mobile	20	2,000	40,000	100,000
Bkash	1	157000	157000	Bkash	1	100000	100,000	257,000
Rocket	1	26000	26000	Rocket	1	10000	10,000	36,000
Others			34500				0	34,500
Secuirity of Shop								0
Machinaries				Others			13,250	13,250
Total			420,000				250,000	670,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile Accosoriess	8,500	255,000	3,060,000	3,213,000	3,373,650
	0	0	0	0	0
Total Sales (A)	8,500	255,000	3,060,000	3,213,000	3,373,650
Less. Variable Expense					
Mobile Accosoriess	7,225	216,750	2,601,000	2,731,050	2,867,603
Total variable Expense (B)	7,225	216,750	2,601,000	2,731,050	2,867,603
Contribution Margin (CM) [C=(A-B)]	1,275	38,250	459,000	481,950	506,048
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		660	7,920	8,316	8,732
Transportation		1,100	13,200	13,860	14,553
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		6,000	72,000	72,000	72,000
Entertainment		110	1,320	1,386	1,455
Graud Bill		165	1,980	2,079	2,183
Generator Bill		158	1,890	1,985	2,084
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,403	244,830	246,272	247,785
Net Profit (E) [C-D]		17,848	214,170	235,679	258,262
Investment Payback			100,000	100,000	100,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	250,000		
1.3	Net Profit	214,170	235,679	258,262
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		114,170	249,849
2	Total Cash Inflow	464,170	349,849	508,111
2.1	Cash Outflow			
2.2	Purchase of Product	250,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
3	Total Cash Outflow	350,000	100,000	100,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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









