

Proposed NU Business:MA TELECOM



Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | NIBARON RAJBONGSHI |
| Age | : | 11-05-1988 (29 Years) |
| Education, till to date | : | Class eight |
| Marital status | : | UN Married |
| Children | : | 0 Dauther 0 Son |
| No. of siblings: | : | 1 Brothers 0 Sisters |
| Address | : | Vill: POST GOYHATA ,P.O:GOYHATA,P.S: Nagarpur, 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 :PAKHI RANI RAJBONGSHI | : | |
| (iii) Father's name:ANANDA RAJBANGSHI | : | Branch: goyhataCentre # 4/M (Female), Member ID: 1261/ Group No:08 |
| (iv) GB member's info | : | Member since: 01-07-2005(6Years) First loan: BDT = 5000 Last LAN :1,00,000 |
| | : | Outstanding loan:=91200 |
| Further Information: | : | No |
| (v) Who pays GB loan installment | : | No |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | |
| (viii) Any other loan like GB BRAC | : | |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences & Skill | : | 0 years of business experience. |
| Own Business and Training Info | : | 05years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01721901177 |
| Family's Contact No. | : | 01751613492 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PAKHI RANI RAJBONGHI joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

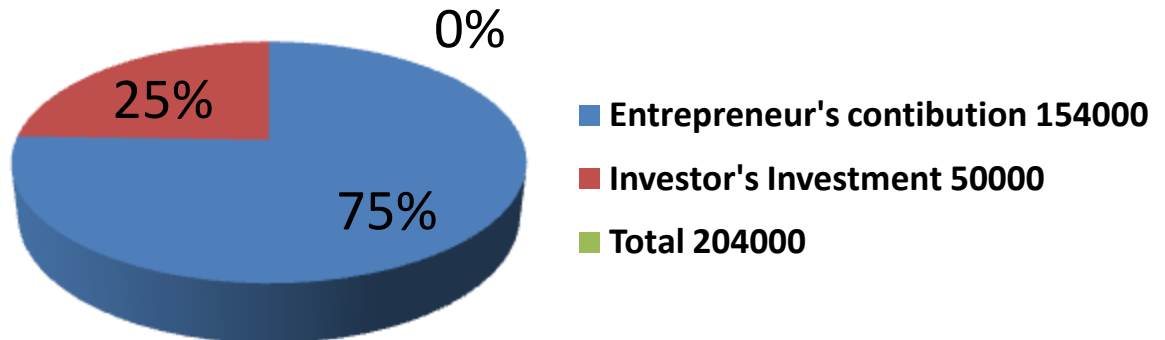
| | | |
|---|---|--|
| Business Name | : | MA TELECOM |
| Location | : | GOYHATA ROARD NAGARPUR TANGAIL . |
| Total Investment in BDT | : | BDT 204,,000/- |
| Financing | : | Self BDT 1 54,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10ft= 100square ft |
| Security of the shop | : | BDT 50,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; BaKiSH , BATARI CHARGAR , BALP , BOX SPEKAR , ELECTRICT PANAL , SWICE SOKATE HOLDAR , TAR , etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is RENT . ▪Collects goods from top soil |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| ELECTRICT ITEM | 3,000 | 90,000 | 1,080,000 |
| Servicing | 0 | 0 | 0 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| ELECTRICT ITEM | 2,400 | 72,000 | 864,000 |
| Total variable Expense (B) | 2,400 | 72,000 | 864,000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 |
| Less. Fixed Expense | | | |
| Rent | | 500 | 6,000 |
| Electricity Bill | | 400 | 4,800 |
| Transportation | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 0 | 0 |
| Entertainment | | 200 | 2,400 |
| Graud Bill | | 100 | 1,200 |
| Generator Bill | | 100 | 1,200 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 6,800 | 81,600 |
| Net Profit (E) [C-D] | | 11,200 | 134,400 |

| Investment Breakdown | | | | | | | | |
|--------------------------|----------|-------|----------------|---------------|----------|-------|---------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| batari | 150 | 200 | 30000 | batari | 50 | 200 | 10,000 | 40,000 |
| chargar | 150 | 80 | 12000 | chargar | 50 | 200 | 10,000 | 22,000 |
| head phone | 100 | 70 | 7000 | | 0 | 0 | 0 | 7,000 |
| covar | 100 | 60 | 6000 | bakish | | | 30,000 | 36,000 |
| swice | 10 | 200 | 2000 | | 0 | 0 | 0 | 2,000 |
| sokate | 10 | 200 | 2000 | | | | 0 | 2,000 |
| enargibalp | 40 | 250 | 10000 | | | | 0 | 10,000 |
| mobail | 25 | 1200 | 30000 | | | | 0 | 30,000 |
| glass paper | 50 | 100 | 5000 | | | | 0 | 5,000 |
| Others | | 0 | 0 | Others | | 0 | 0 | 0 |
| Secuirity of Shop | | 0 | 50000 | | | | | 50,000 |
| Machinaries | | 0 | 0 | | | | | 0 |
| Total | | | 154,000 | | | | 50,000 | 204,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 |
|--|-------------|---------------|----------------|----------------|
| Revenue(Sales) | | | | |
| electrict item | 3500 | 105000 | 1260000 | 1323000 |
| Total Sales(A) | 3500 | 105000 | 1260000 | 1323000 |
| Less Variable Expense (B) | | | | |
| electrict item | 2800 | 84000 | 1008000 | 1058400 |
| Total Variable Expense | 2800 | 84000 | 1008000 | 1058400 |
| Contributon Margin (CM) [C=(A-B)] | 700 | 21000 | 252000 | 264600 |
| Less Fixed Expense | | | | |
| Rent | | 500 | 6000 | 6000 |
| Electric Bill | | 400 | 4800 | 57600 |
| Transportaion | | 300 | 3600 | 3780 |
| Salary (Self) | | 5,000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 |
| Guard | | 100 | 1200 | 1200 |
| Generator | | 100 | 1200 | 1200 |
| Mobile Bill | | 200 | 2400 | 0 |
| Total Fixed Cost (D) | | 6800 | 80400 | 130980 |
| Net Profit (E)= [C-D] | | 14200 | 170400 | 178920 |
| Investment Pay Back | | | 30,000 | 30,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 170,400 | 178920 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 140400 |
| | Total Cash Inflow | 220,400 | 319,320 |
| 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) | 30000 | 30000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 140,400 | 289,320 |

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



 airtel

 রবি

নিবারন টেলিকম সমগ্র দেশে সার্ভিস, গ্যাসকন্ট্রোল, টিআইসি

an axata company



 গ্রামীণফোন

পায়োজনে পাশে





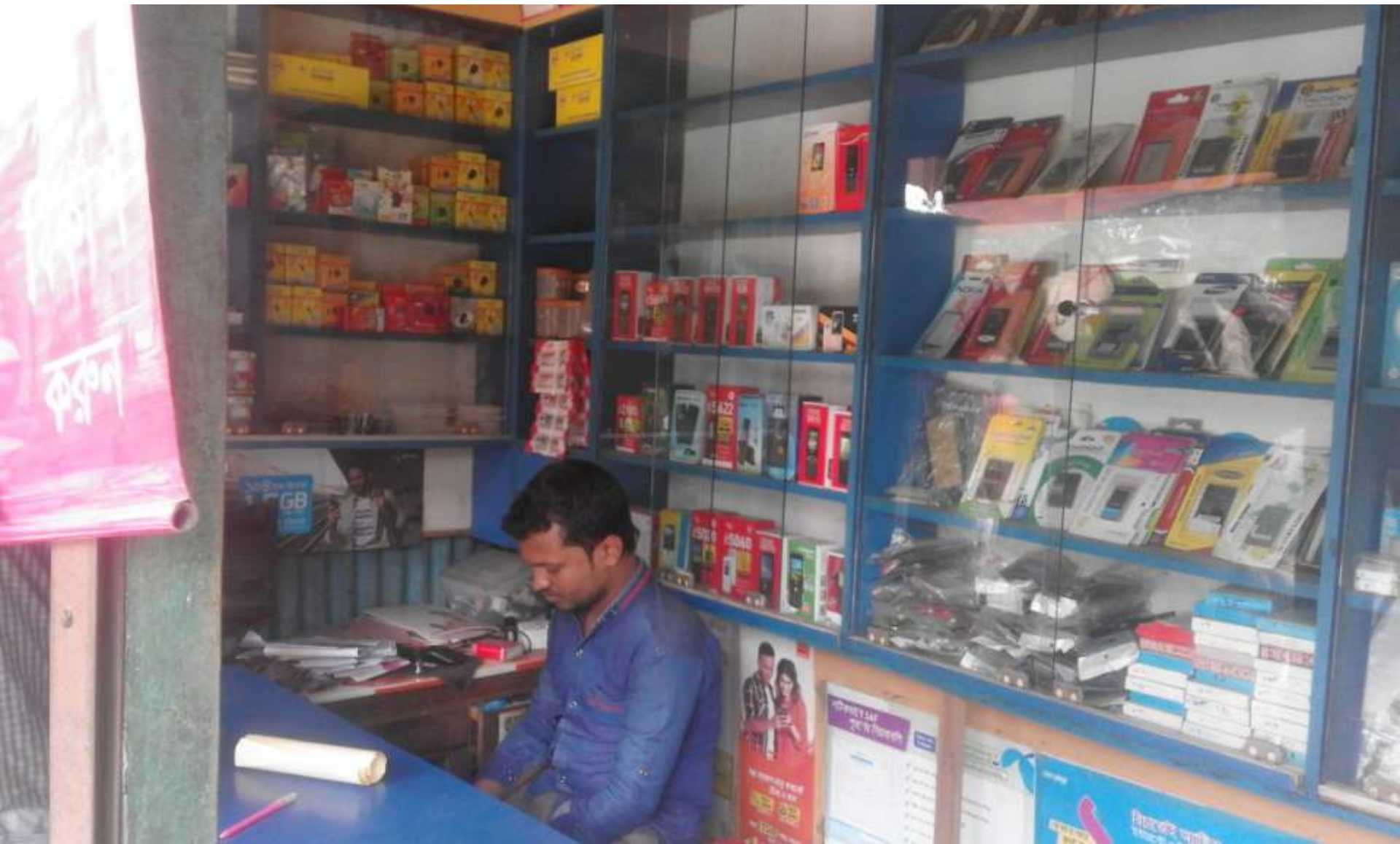








বিকাশ
সংস্করণ





FAMILY PICTURE

