

ORNIKA TELECOM



Project prepared by: Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJON HOSSAIN
Age	:	01-03-1988 (26 Years)
Education, till to date	:	Honor's
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Daughter
Address	:	Vill: Dobadia P.O: Uttarkhan P.S: Uttarkhan 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	:	Mrs. PIYARA KHATUN
(iii) Father's name	:	Mr. HAJI MD SAMSUL HOQ
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 31 (Female), Member ID: 9268, Group No: 10 Member since:03-05-2006 (08 Years) First loan: 7,000 taka.
Further Information:		Existing loan: 2,00,000 Taka Outstanding loan: 1,28,000 Taka
(v) Who pays GB loan installment	:	Mother
(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	:	Seven 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.	:	01820-528818/01681-055455
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Piyara is a member of Grameen Bank since 8 years. At first she took 7,000 taka loan from Grameen Bank. Piyara gradually took loan from GB. Utilize loan in agriculture. She also made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	ORNIKA TELECOM
Location	:	Dobadia Bazar, Uttarkhan, Dhaka
Total Investment in BDT	:	3,40,000 taka
Financing	:	Self BDT 1,40,000 (from existing business) 41% Required Investment BDT 2,00,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	6,500 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Phone, Charger, Battery etc.▪Provide Bkash, U-Cash, My-Cash Flexi-Load Service.▪Mobile phone also servicing.▪Song download & sound box are available for rent.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Agreed grace period is 4 months.

Existing Business (BDT)

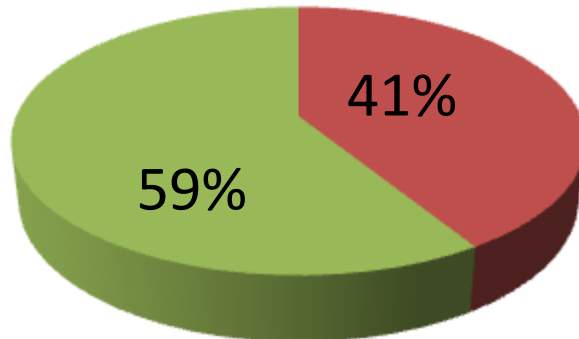
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bikash & U-Cash (40,000 /1,000) x 4	160	4,800	57,600
Mobile Servicing & Accessories (150 x 20)	100	3,000	36,000
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880
Charger, Battery etc	560	16,800	201,600
Mobile Phone ((2100 x 15)	1,050	31,500	378,000
Song Download	60	1,800	21,600
Sound Box rent		1,000	12,000
Total Sales (A)	2,038	62,140	745,680
Less. Variable Expense			
Mobile Phone	1,000	30,000	360,000
SIM Card, Accessories, Charger, Headphone	450	13,500	162,000
Total variable Expense (B)	1,450	43,500	522,000
Contribution Margin (CM) [C=(A-B)	588	18,640	223,680
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		600	7,200
Entertainment		500	6,000
Mobile Bill		500	6,000
Guard		110	1,320
Generator bill		120	1,440
Salary (self)		6,500	78,000
Total fixed Cost (D)		10,830	129,960
Net Profit (E) [C-D)		7,810	93,720

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Phone	35,000	75,000	1,10,000
Mobile Charger, Headphone, SIM Card, Accessories	12,000	45,000	57,000
Bikash	40,000	80,000	1,20,000
Flexi-Load	8,000	-	8,000
Computer & Furniture	30,000	-	30,000
Security	15,000	-	15,000
Total	1,40,000	2,00,000	3,40,000

Source of Finance

- Entrepreneur's Contribution 140,000
- Investor's Investment 200,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Bikash & U-Cash (90,000 /1,000) x 4	360	10,800	129,600	136,080	142,884
Mobile Servicing (150 x 30)	150	4,500	54,000	56,700	59,535
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880	40,824	42,865
Charger, Headphone, SIM Card etc	1,000	30,000	360,000	378,000	396,900
Mobile Phone	5,200	156,000	1,872,000	1,965,600	2,063,880
Song Download	60	1,800	21,600	22,680	23,814
Sound Box rent		1,000	12,000	12,600	13,230
Total Sales (A)	6,878	207,340	2,488,080	2,612,484	2,743,108
Less. Variable Expense					
SIM Card, Accessories, Charger, Headphone	850	25,500	306,000	321,300	337,365
Mobile Phone	5,000	150,000	1,800,000	1,890,000	1,984,500
Total variable Expense (B)	5,850	175,500	2,106,000	2,211,300	2,321,865
Contribution Margin (CM) [C=(A-B)]	1,028	30,840	370,080	388,584	408,013
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		600	7,200	7,560	7,938
Entertainment		1,000	12,000	12,600	13,230
Mobile bill & SMS Monitoring		500	6,000	6,300	6,615
Guard		110	1,320	1,320	1,320
Generator Bill		120	1,440	1,512	1,588
Salary (self)		10,000	120,000	120,000	120,000
Salary (staff)		4,000	48,000	50,400	52,920
Non Cash Item					
Depreciation		400	4,800	4,800	4,800
Total Fixed Cost		19,230	230,760	234,492	238,411
Net Profit (E) [C-D]		11,610	139,320	154,092	169,603
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	139,320	154,092	169,603
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		64,120	143,012
	Total Cash Inflow	344,120	223,012	317,415
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	64,120	143,012	237,415

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Decline bkaash transaction of last ten days in month

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

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U Cash

6000 x 800



6000 x 800





68" x 24"



FAMILY PICTURE

