

Proposed NU Business Name: **MAA TELECOM**



Project identification and prepared by: Md. Kajem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD YEASIN HOSSAIN
Age	:	06-03-1989 (25 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Jolarpar, P.O: Kaoultia, P.S: Gazipur sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA BEGUM
(iii) Father's name	:	MD NIZAM MIA
(iv) GB member's info	:	Branch: Kaoultia Gazipur , Centre # 40 (Female), Member ID: 4102, Group No: 01 Member since: 10-08-1998 to 2014 (16 Years) First loan: 6,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Four years experience in running business. He has one year hand training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01949-663735
Mother Contact No.	:	01687-971441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rina Begum is a member of Grameen Bank since 16 years. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA TELECOM
Location	:	Salna Bazaar, Gazipur
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 2,00,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone battery, charger, headphone, Memory card, Caching, Display, Screen cover, speaker, Mouse, Key board etc.▪Mobile phone servicing and song load here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Motalib plaza, Dhaka.▪Agreed grace period is 4 months.

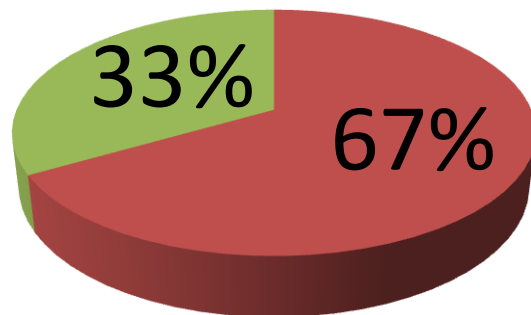
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile phone battery, charger, headphone, Memory card, Caching, Display, Screen cover, speaker, Mouse, Key board etc	1,300	39,000	468,000
Servicing	300	9,000	108,000
Song download	50	1,500	18,000
Total Sales (A)	1,650	49,500	594,000
Less. Variable Expense			
Mobile phone battery, charger, headphone, Memory card, Caching, Display, Screen cover, speaker, Mouse, Key board etc	1,040	31,200	374,400
Servicing	100	3,000	36,000
Total variable Expense (B)	1,140	34,200	410,400
Contribution Margin (CM) [C=(A-B)]	510	15,300	183,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Generator bill		200	2,400
Mobile Bill		300	3,600
Transportation		400	4,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile phone battery, charger, headphone, Memory card, Caching, Display, Screen cover, speaker, Mouse, Key board etc	60,000	-	60,000
Mobile phone (20 x 2,000)	-	40,000	40,000
Display and power IC	-	13,000	13,000
Computer parts	-	20,000	20,000
Battery	-	10,000	10,000
Memory card, Charger etc	-	17,000	17,000
Computer (saleable)	20,000	-	20,000
Computer	20,000	-	20,000
Security	1,00,000	-	1,00,000
Total	2,00,000	1,00,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile phone, battery, charger, headphone, Memory card, Caching, Display, Screen cover, speaker, Mouse, Key board etc	2,700	81,000	972,000	1,020,600
Servicing	400	12,000	144,000	151,200
Song download	50	1,500	18,000	18,900
Total Sales (A)	3,150	94,500	1,134,000	1,190,700
Less. Variable Expense				
Mobile phone, battery, charger, headphone, Memory card, Caching, Display, Screen cover, speaker, Mouse, Key board etc	2,160	64,800	777,600	816,480
Servicing	120	3,600	43,200	45,360
Total variable Expense (B)	2,280	68,400	820,800	861,840
Contribution Margin (CM) [C=(A-B)]	870	26,100	313,200	328,860
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		500	6,000	6,500
Generator bill		200	2,400	3,000
Mobile bill & SMS Monitoring		550	6,600	7,000
Transportation		500	6,000	8,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Non Cash Item				
Depreciation		333	4,000	4,000
Total Fixed Cost		12,083	145,000	148,500
Net Profit (E) [C-D]		14,017	168,200	180,360
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	168,200	180,360
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		112,200
	Total Cash Inflow	272,200	296,560
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	112,200	236,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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

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☞ মোবাইল সার্ভিসিং

☞ সিম কার্ড

☞ মেমোরী কার্ড

☞ গান লোড

☞ মোবাইল সামগ্রী

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