A Nobin Udyokta Project

MAA TELECOM AND VARIETIES STORE



NU Identified and PP Prepared by Md. BALLAL HOSSAIN (RAMGONJ UNIT) PP Checked By: Sadia Haque

Presented by

MD. OMAR FARUQUE

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Omar Faruque					
Age	:	05-01-1990 (26 years)					
Marital status	:	Married					
Children	:	Nil					
No. of siblings:	:	02 brothers (NU,Class-4), 02 sisters					
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	: : : : : : : : : : : : : : : : : : : :	Mother Mrs. Rahima Begum Mr. Akter Hossain Branch: Porcote Chartkhil , Centre: 26/M ,Group-06, Loanee no-2378 Member since: 20-07-2008, First Ioan: Tk. 20,000/- Existing Ioan: Tk. 1,00,000/- Outstanding: Tk. 84,972/- Father N/A N/A N/A N/A					
Education, till to date	:	Class Nine					

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

Present Occupation	:	Mobile Accessories Business
✓Trade License /Drug License		93
Business Experiences and Training info	:	05 years (app.); Training Period is 1.6 years at Lakhethar para (Ramgonj)
Other Own/Family Sources of Income	:	Father has Businesses (like construction and seasonal business).
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Ramgonj Unit, Laxmipur.
NU Communication info		Mobile no -01748932129

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2008 (07.5 years). At first she took a loan of Tk. 20,000 from Grameen Bank. His father used GB loan in his business and repaired their own house from his income. NU built their own house from the income of GB loan. They also bought some land. They gradually improved their standard of life by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Maa Telecom and Varieties Store.
Address/ Location	:	Athakora Bazar, Ramgonj, Laxmipur.
Total Investment in BDT	:	2,16,000/-
Financing	:	Self BDT 1,16,000/- (from existing business) 54% Required Investment BDT 1,00,000/- (as equity) 46%
Present salary/drawings from business (estimated)	:	7,000
Proposed Salary	:	7,000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	=	30% 30% 2 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars		Existing Bu	usiness (BDT)
Particulars	Daily	Monthly	Yearly
Sales Income (A): Sales of mobile Accessories,			
Audio, Video, Disk, Cassette , Charger, Charge			
Light, etc.	1,000	30,000	3,60,000
Less: Cost of sales (B): Mobile Accessories, Mobile			
set, Cassette. Etc.	700	21,000	2,52,000
Profit	300	9,000	1,08,000
Income from (C) : Services, bKash, Flexi Load etc.	150	4,500	54,000
Gross Profit (D) [C=(A-B)]	450	13,500	1,62,000
Less: Operating Costs			
Electricity bill		400	4,800
Generator bill		300	3,600
Shop Rent		1200	14,400
Night Guard bill		100	1,200
Mobile bill & others		500	6,000
Present salary/Drawings- self		7,000	84,000
Non Cash Item:			
Depreciation Expenses(16,000*15% +5,000*10%)		242	2,904
Total Operating Cost (E)		9,742	1,16,904
Net Profit (D-E):		3,758	45,096

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: Shop Advance: 30,000 Computer (01), Hot Gun, Power supplier, tools: 15,000 Fan (1):1,000 Mobile Accessories: 40,000 Eclectic Goods: 4,000 Flexi Load: 7,000 b kash, Dutch-Bangla (M cash), etc.: 14,000 Furniture: 5,000	1,16,000		1,16,000
(ii) Proposed stock items: New Mobile set Symphony (5*1,000): 5,000 Mobile Accessories (Battery, Charger, Casing, Mobile IC, Memory Card, etc.): 45,000 bkash, Dutch Bangla (M Cash), etc. : 40,000 Flexi Load : 10,000		1,00,000	1,00,000
Total Capital	1,16,000	1,00,000	2,16,000

20/02/2024 Bang grunnen Whoener 252M or 2ny Caravan my and - 30,000 09. 20 Ress. - 100000 ; all orion- 90 60000 Corrar ond - 2000-01. Pms - 20000 583Wr- - 3000f 00. 3van. grent _ 30,000f. - Jose - Jose - Jose vario 08. (20020 20gard 20,000) 618/2m OC. Trand- Chowsend 0001-(ors, 2/20 Igh) -8 pt Or. Sund. 2/20 (ex 50 mil- 20 020) (argand) - . 900f graps - done 09. (avanjar aprol - 2000) gren - 19,000-CA: -5000-25 CNV -5,000-Braces Goot 5,000 anyw-(1000 (1000 grand - 4000 Powers, No oninmi postar. #100,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthl		Daily	Monthly	Vearly	Daily	Monthly	Yearly
Estimated Sales: (A) Mobile accessories, Mobile set , etc.	1200	36000	432000	1500	45000	540000	1800	54000	648000
Less : cost of sales (B)	840	25200	302400	1050	31500	378000	1260	37800	453600
Profit [C]= (A-B)}	360	10800	129600	450	13500	162000	540	16200	194400
Income [D]: Mobile Software, servicing, Song Load, B kash, Flexi Load etc.	200	6000	72000	250	7500	90000	300	9000	108000
Gross Profit {E =(C+D)]	560	16800	201600	700	21000	252000	840	25200	302400
Less: Operating Costs									
Electricity bill		400	4800		500	6000		600	7200
Generator bill		300	3600		350	4200		400	4800
Shop Rent		1200	14400		1200	14400		1200	14400
Night Guard bill		100	1200		150	1800		200	2400
Mobile Bill (fees, License & Entertainment) Others.		600	7200		800	9600		1000	12000
Proposed Salary- Self		7,000	84000		8,000	96000		9,000	108,000
Non Cash Item:									
Depreciation Expenses: (16,000*15% + 5,000*10%)		242	2,904		242	2,904		242	2,904
Total Operating Cost (F)		9842	1,18,104		11,242	1,34,922		12,642	1,51,704
Net Profit { G=(E-F) }:		6,958	83,496		9,758	1,17,096			1,50,696
Payback to GT		40,000			40,000)		40,000	
Retained Income:		43,496			77,096	5		1,10,696	5

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars		Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit (Ownership Tr. Fee added back)	83,496	1,17,096	1,50,696
1.3	Depreciation (Non cash item)	2,904	2.,904	2,904
1.4	Opening Balance of Cash Surplus		46,400	1,26,400
	Total Cash Inflow	1,86,400	1,66,400	2,80,00
2.0	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	46,400	1,26,400	2,40,000

SWOT ANALYSIS

Strength

- Skilled & More than 5 years of experience.
- ➤ Well known in locality.
- > Quality service provider in the community.

WEAKNESS

- > Opponent in same areas.
- > Less Capital.

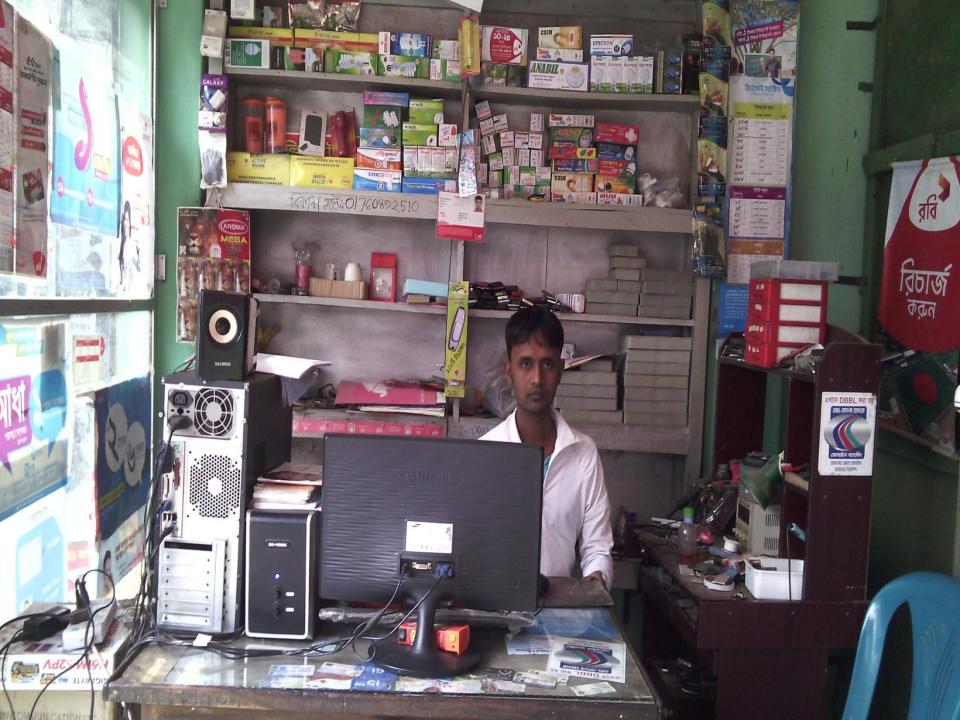
OPPORTUNITIES

- Center point for business holders.
- **>** Beside Main Road.

•THREATS

- > Fire.
- > Theft.









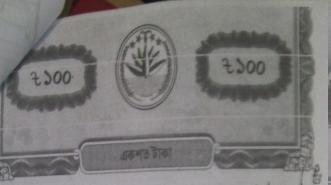












स्थित हरते हिंद्यान

2455965

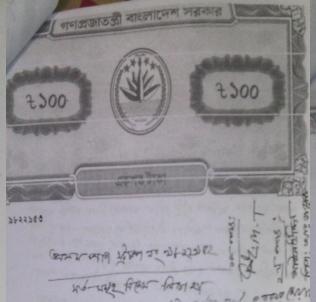
Det and this where desired tods ones (when mis leaves laing: orioted auto galow; supposit con: will a

Tit and: (ELI: Mysylly) ets forthe and alea nis selfed व्यार : न्यानी अध्व देन क्षित्र अस्ति । क्षित्र न्या निक स्टार असी- राम लाये कि अधि लाई 3/3/5030 कु Charle the has east the star hand apply 151 more matern-wholes - sellis and withwant and alger may my will will and with selver silet and on sol course oth 10 for mg 2.

of Grand enough

maglino text native install Baloste of The worker TO HALL & DAKELLED SINS GNOWING - WE'VE CHOOKED of other was extended and a subsequent En appropriate hours hours - respect to (Band) When the board I aloue - backed a low my by all with our

town water and Agend 20 25 22-1 --



8 212/201055 25% 2/20dele 0/25 (gru) 6 2000 (giv)

क महिला। ब्राम्मक काम वार्ष कार्य है किया प्रमारिक @ अहि अली अली अली अली अल अली द्रीता तुन आहे

शिक्ष स्थित का क्षियं - व्यक्तियं कुर्म व्यक्ति वेत्राव वेत्राव व्यक्त

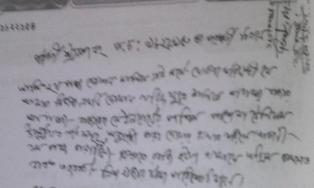
न्या वाम व्यक्तिया अधित सुक्षी १३ व्यक्ति १० व्या निर्म निर्म

Q-told for me on our dead dead of a found offer

@ ह स्थापड़ (सर्गार क्षांत कांगंत कात्मि वर्ष चन हाहि ग्राम बराहरू विषये थ्यो स्कृति न्या देशि आध्य वाही वर्द्धारण।

() अर कामे द्यारात राह्मानुने (हेर त्यार राजपूर) मानाये उने & additio coins were case the sains diag so the अर्थ दर्भ क्या वर्धार वर्षित कुरि। लक्ष्म यह दर्भ कामी उ के स कामिट लाक का मान महिल महिला का का का sulfages a signat 1 23 to to out now.

क्षेत्रक कर स्टिन अस्टरमार



and ame and the state of pages and pole Hele of section from on the in lower Court to organic artigue esquit 1 23 25 h con and care day wife wis the smily again.

with as who si well shake while to a species (3500) are the work from hand give are year Table to agent awards a state brank book Colosed expenses a worker and section bearings mis we wond gain to that hit was Any of the way sould whome

postalia suth अ (द्याला

अध्यय वाक्रा

& found in the Or

464,2131209-000 pole C. Spiente

Presented at 29th Internal SB Design Lab on 31 January, 2016

For more information

Grameen Trust

Md.Omar Faruque

Phone No: 9017038

Cell No: 01748932129

