

# Proposed NU Business Name: **MAA TELECOM & HARDWARE STORE**



Project identification and prepared by: Md. Kazem Uddin,  
Bashon Unit, Gazipur  
Project verified by: MD. Rafiqul Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>JEWEL AHMED</b>
Age	:	10-10-1998 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother
Address	:	Vill: Chandona P.O: Chandona P.S: Joydebpur 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	:	<b>HOSNE ARA</b>
(iii) Father's name	:	<b>ABDUL JALIL</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 69 (Female), Member ID: 5789/1, Group No: 08 Member since: 05-03-2006 (05 Years) First loan: BDT 5,000 /- Outstanding loan: 4940
Further Information:		
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688213063
Family's Contact No.	:	01989425490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

HOSNE ARA joined Grameen Bank since 05 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	:	<b>MAA TELECOM &amp; HARDWARE STORE</b>
Location	:	Chandona Masterbari,Gazipur
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 75,000/- (from existing business) 52% Required Investment BDT 70,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 8 ft= 64 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods,Likes:Energy bulb,Socket,Switch,Tarkata,Board,Charger,Earphone,color,brush etc.</li> <li>▪The business is operating by entrepreneur. Existing No employee.</li> <li>▪Collects goods from Chandona,Gazipur..</li> <li>▪The shop is Rent.</li> <li>▪Average Gain on Sale 20%</li> <li>▪Agreed grace period is 3 months.</li> </ul>

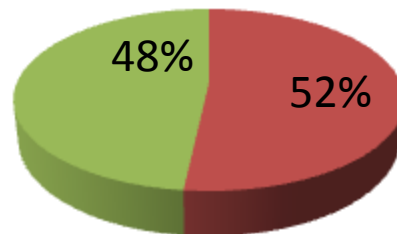
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Energybulb,Socket,Switch,Tarkata,Board,Charger, Earphone,color,brush etc	2000	60000	720000
Easy load(2000*27/1000)	54	1620	19,440
<b>Total Sales (A)</b>	<b>2054</b>	<b>61620</b>	<b>739440</b>
<b>Less. Variable Expense</b>			
Energybulb,Socket,Switch,Tarkata,Board,Charger, Earphone,color,brush etc.	1600	48000	576000
<b>Total variable Expense (B)</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>454</b>	<b>13620</b>	<b>163440</b>
<b>Less. Fixed Expense</b>			
Rent		1500	18000
Electricity Bill		300	3600
Mobile Bill		300	3600
Transportation		300	3600
Entertainment		200	2400
Salary(self)		5000	60000
<b>Total fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>
<b>Net Profit (E) [C-D]</b>		<b>6020</b>	<b>72240</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Color,Tarkata,Energybulb,Socket	14000	10000	24000
Hardware accessories	20000	20000	40000
Mobile accessories	5000	10000	15000
Load	16000	10000	26000
Laptop	20000	00	20000
B-kash	00	20000	20000
Total	75000	70000	145000

## Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 70,000
- Total 145,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Energybulb,Socket,Switch,Tarkata,Board, Charger,Earphone,color,brush etc	2800	84000	1008000	1058400
Load(3000*27/1000)	81	2430	29160	30618
Total Sales (A)	2881	86430	1037160	1089018
Less. Variable Expense	2240	67200	806400	846720
Total variable Expense (B)	2240	67200	806400	846720
Contribution Margin (CM) [C=(A-B)]	641	19230	230760	242298
Less. Fixed Expense				
Rent		1500	18000	18000
Electricity Bill		300	3600	3700
Mobile Bill		500	6000	6500
Salary (self)		5,000	60000	60000
Transportation		500	6000	6200
Entertainment		300	3600	3700
Total Fixed Cost		8100	97200	98100
Net Profit (E) [C-D]		11130	133560	144198
Investment Payback			42000	42000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	133,560	144,918
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		91,560
	<b>Total Cash Inflow</b>	203560	236478
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	112,000	42000
3	<b>Net Cash Surplus</b>	91,560	194478

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







নিজ দায়িত্বে  
নাস্থান প্রদান করা







# শা

টেলিকম এন্ড হার্ডওয়্যার



গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়  
বাপন

চাজীপুর সদর

চাজীপুর

জন্ম সনদ

(জন্ম নিবন্ধন বহিঃস্বতঃ উদ্ধৃত)

নিবন্ধন বহিঃস্বতঃ

নিবন্ধন তারিখ: ৫/৫/০৭  
দিন মাস বছর

সনদ ইস্যুর তারিখ: ৬/২/০৭  
দিন মাস বছর

ব্যক্তিগত পরিচিতি নং: ১২২৫৬৬৫৬০২৬০২৬৭৬৩

নাম:

জুবায়ের হোসেন

জন্ম তারিখ: সন্ধ্যায় (ত্রি):

২০-০৩-২০০৭

লিঙ্গ:  নারী  পুরুষ

কথায় (ত্রি):

বঙ্গ ভাষায় চাজীপুর উপজেলার চাজীপুর

জন্মস্থান:

চাজীপুর

বাপন

বাপন

চাজীপুর সদর

চাজীপুর

পিতার নাম:

জুবায়ের হোসেন

জাতীয়তা:

বাংলাদেশী

মাতার নাম:

হুমায়রা বেগম

জাতীয়তা:

বাংলাদেশী

স্থায়ী ঠিকানা:

চাজীপুর, বাপন, চাজীপুর, চাজীপুর



# FAMILY PICTURE

