#### **Proposed NU Business Name: TULI TELECOM STORE**



Project identification and prepared by: Md. Shahjamal Shirajee, Nobabgonj Unit, Dhaka

Project verified by: Susanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. ZIAUR RAHMAN	
Age	:	22-07-1983 (33 Years)	
Education, till to date	•	SSC	
Marital status	:	Married	
Children	:	1Daughter	
No. of siblings:	:	3Brothers	
Address	:	Vill: Barha, P.O: Barha, P.S:, Nobabganj Dist: Dhaka	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father PAPIYA RAHMAN MD. NOJIBUR RAHMAN Branch: Komorgonj, Centre # 27(Female), Member ID: 2353/3, Group No: 03 Member since: (08Years) First Ioan: BDT 15,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 250000, Outstanding Ioan: 1,55,700 N/A No 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	:	15years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01849625032
Mother's Contact No.	:	01912300046
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

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

**PAPIYA RAHMAN** joined Grameen Bank since 08 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	TULI TELECOM STORE	
Location	:	-	
Total Investment in BDT	:	BDT	
Financing	:	Self BDT /-(from existing business) 57% Required Investment BDT 70,000/-(as equity) 43%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	11 ft x 10 ft= 110 square ft	
Security of the shop	:	BDT 1,00,000/-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Telecom Business.</li> <li>Average % gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Agreed grace period is 3 months.</li> </ul>	

### **Existing Business (BDT**)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bikash	190	5700	68400
Flexiload	210	6300	75600
Sim, Juice, drinks	430	12900	154800
Total Sales (A)	400	24900	298800
Less Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)	480	14400	172800
Less Variable Expense			
Rent		2,000	24000
Electricity bill		350	4200
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,250	99000
Net Profit (E)= [C-D]		6,150	73800

Investment Breakdown				
Particulars	Existing	Proposed	Total	
Bkash	65,000	35,000	100000	
Flexiload	20,000	10,000	30000	
Cold drinks, water, juice sim etc	23,000	25,000	48000	
Deep freeze,Rack,Table,Mobile	42,000	0	42000	
	150,000	70,000	220000	

### **Source of Finance**



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Bikash	290	8700	104400	109620
Flexiload	280	8400	100800	105840
Sim, Juice, drinks	800	24000	288000	302400
Total Sales (A)	1370	41100	493200	517860
Less Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)	700	21000	252000	517860
Less Variable Expense				
Rent		2,000	24,000	24,000
Electricity bill		450	5400	5500
Transportation		700	8400	8,600
Salary (Self)		5000	60000	60000
Entertainment		150	1800	1800
Mobile bill		350	4200	4300
Total fixed cost (D)		8,650	103800	104,200
Net Profit (E)= [C-D]		12350	148200	413,660
Investment Payback			42000	42,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	148,200	413,660
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		106,200
	Total Cash Inflow	218200	519860
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	106,200	477860



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

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

### THREATS

Theft Fire Political unrest Pictures















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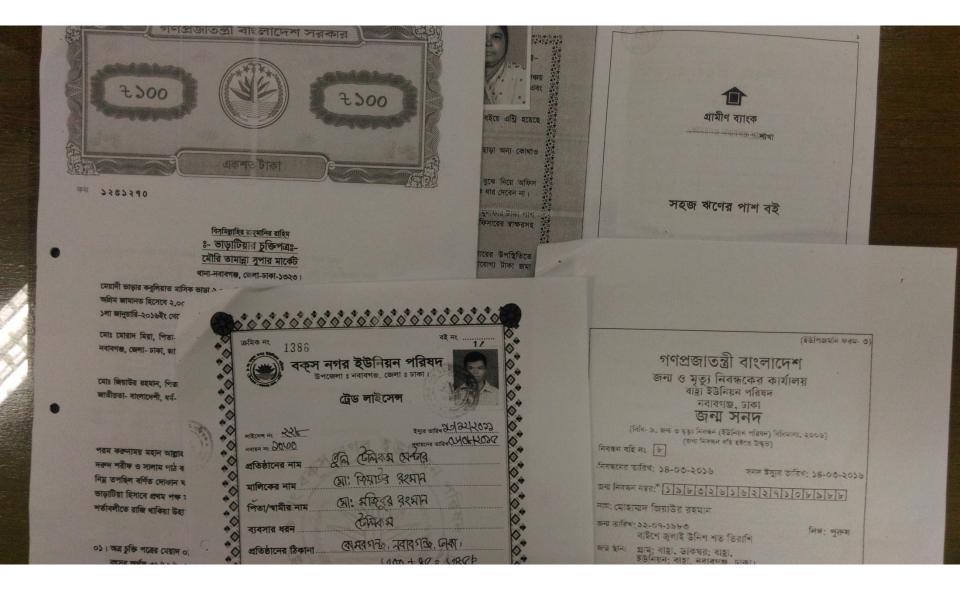
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## **FAMILY PICTURE**

