Proposed NU Business Name: MAA TELECOM



Project identification and prepared by: MD. Shahinur Rahman, Sherpur Unit,Bogra

Project verified by: MD. Muzaharul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. ZAHID HASAN			
Age	:	01-10-1987(29 Years)			
Education, till to date	:	Masters			
Marital status	:	Unmarried			
Children	:	-			
No. of siblings:	:	2 Brothers 2 Sisters			
Address	:	Vill: Jamunna, P.O: RDA, P.S: Shahajanpur, Dist: Bogra			
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 MST. JOBEDA EGUM MD. JABED ALI Branch: Garidoho, Sherpur, Centre # 59(Female), Member ID: 5561; No:07 Member since: (10 Years) First Ioan:-BDT 5000			
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 30000, Outstanding loan: BDT 27360 Mother , Father No 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	:	5 years 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.	:	01722-221310
Mother's Contact No.	:	01780-920085
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

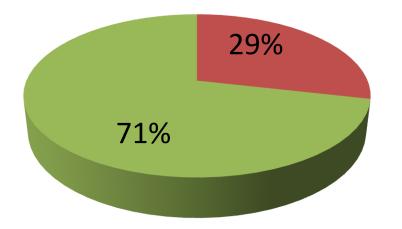
MST. JOBEDA BEGUM joined Grameen Bank since 10 years ago. At first she took - taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	MAA TELECOM		
Location	:	Meghna complex, RVN		
Total Investment in BDT	:	BDT 70,000/-		
Financing	:	Self BDT 20,000/-(from existing business) 29% Required Investment BDT 50,000/-(as equity) 71%		
Present salary/drawings from business (estimates)	:	BDT 4,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	10 ft x 05 ft= 50square ft		
Security of the shop	:	BDT 15000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile accessories etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing no employees. The shop is rented. Collects goods from Sherpur. Agreed grace period is 3 months. 		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Mobile Phone & Accessories	1,500	45,000	540,000	
Total Sales (A)	1,500	45,000	540,000	
Less. Variable Expense				
Mobile Phone & Accessories	1,200	36,000	432,000	
Total variable Expense (B)	1,200	36,000	432,000	
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000	
Less. Fixed Expense				
Rent		500	6,000	
Electricity Bill		500	6,000	
Mobile Bill		300	3,600	
Salary (self)		4,000	48,000	
Transportation		200	2,400	
Entertainment		200	2,400	
Guard		150	1,800	
Total fixed Cost (D)		5,850	70,200	
Net Profit (E) [C-D)		3,150	37,800	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Mobile (4 x 1000)	4,000	20,000	24,000		
Battery, Charger	3,000	10,000	13,000		
SIM Card	1,800	2,000	3,800		
Memory Card, Mobile Parts etc	11,200	18,000	29,200		
Total	20,000	50,000	70,000		

Source of Finance



- Entrepreneur's Contribution 20,000
- Investor's Investment 50,000
- Total 70,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Mobile Phone & Accessories	2,500	75,000	900,000	945,000	
Total Sales (A)	2,500	75,000	900,000	945,000	
Less. Variable Expense					
Mobile Phone & Accessories	2,000	60,000	720,000	756,000	
Total variable Expense (B)	2,000	60,000	720,000	756,000	
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	
Less. Fixed Expense					
Rent		500	6,000	6,000	
Electricity Bill		500	6,000	7,000	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Transportation		400	4,800	5,500	
Entertainment		200	2,400	3,000	
Guard		150	1,800	2,000	
Total Fixed Cost		7,150	85,800	89,000	
Net Profit (E) [C-D)		7,850	94,200	100,000	
Investment Payback			30,000	30,000	

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

<i>SI #</i>	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	94,200	100,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		64,200
	Total Cash Inflow	144,200	164,200
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	64,200	134,200



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 05 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;

THREATS

Theft Fire Political unrest Pictures











East of a গণপ্রজাতন্ত্রী বাংলাদেশ সন গণগ্রজাতন্ত্রী বাংলাদেশ সরকার 3131615 টাদহ মডেল २७निरान 5 I have there and গণপ্রজাতন্ত্রী বাংশাদেশ সরকার 2005 / व्यातीच नविष्ठच नव নামা মোর আহিল হাসান Name: Md. Zahid Hessain ALE RE AL 228-2030-36 তারিখ ৪' শিতা: যো জাবেদ আলী भगवत: दमाचाः त्यात्वमा द्वन्यभ Threader প্রতিষ্ঠালের নাম সালা Same পঞ্চাশ টাকা किसामा आम र 27 के 27 के 27 ID NO: 1018517519377 --- ইউনিয়ন ঃ গাড়ীদহ, উপজেলা ঃ ৫ माइरममधातील नाम ह ट्रिट लग्म भूम ATASIN' भिडा/बामीत नाम ह ट्रिम्स लिएहम लिरेम्बर्ग \$ 3903003 - TELEVINDE BUCH BISTON ANT A CER AT CONT রিকানা : গ্রাম :- - দুরু সে তার্বর তার্বের তিশক , পর্তা - ইউনিয়ন গাড়ীদহ, উপজেলা : ייידער איד יישעייייני אראי אירי באלייודידי אידע ייוי 22 and (leverand) 764 51 אל שינה עריים עריים ומאיין איינטער איינט, איינט אוואניגאל איינט א AT 1: 30 2 m 20 (989) נפרטה שמנו רוויז לנפנע ויות מלפנא פיזו ואשר פית אוונהי מע נוויז ৩০শে জুন/২০ ২৮৮----পর্যন্ত ব্যবসা/বৃত্তি/পেশা সুষ্ঠ ভাবে চালিয়ে যাবার জনা এই লাইসেল প্র तानाः आव्युतावाः काप्रसा त्यांनव्यभूव, काप्रसा, कार्वव्यकः मुझि देशावन अकार्यक्री -तमक २, मार्ग्स्टानगुर, वत्र हा Frie En: Frender Bizz 21972 D ANA: TYEAT anton's comma 20001-576A47 6/9/30 (D.27: 253.64-Salarah agaroa atos Salara alas oy/os/ana किट्रा कर कि की कार्करित 909 के कार्करा मेर का いたいたいたいたいたいたいたいたいたいたいたいたいたいたいたいたいたい (दस्त स्वर्ण्य हरहक स्वर्ण की रहे। wave extered they were by i site and ولمه محلولا بحلولا مع المعد ولله مع مولى مولى مراحه ELLERAS = | (200.00 = 12.00 + HELLE ELLERAS) 12 to alien alere and and see ung ung 180 / 80

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FAMILY PICTURE

