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

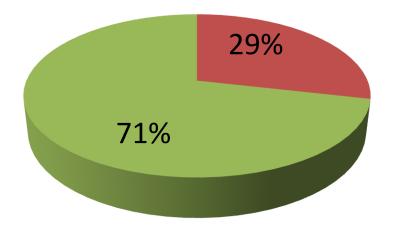
MST. JOBEDA BEGUM joined Grameen Bank since 10 years ago. At first she took - taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

| 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

