Proposed NU Business Name: NEW AMENA TELECOM



Project identification and prepared by: Md. Sirajul Islam, Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. SHAHIDUL ISLAM		
Age	:	02-07-1983 (31 Years)		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	3 Brothers & 3 Sisters		
Address	:	Vill: Rokkhit betka, P.O: Shontos, P.S: Tangail, Dist: Tangail		
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. HAJERA LATE SHAHJAHAN MIYA Branch: Charabari, Tangail, Centre # 01(Female), Member ID: 3334, Group No: 03 Member since: 03-05-1995 to 03-03-2005 (10 Years) First loan: BDT 2,000		
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 NIL, Outstanding loan: BDT NIL N/A 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	:	9 years experience in running business.
Training Info	:	He has 2 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720202876
Mother's Contact No.	:	01754790018
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HAJERA joined Grameen Bank since -- years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

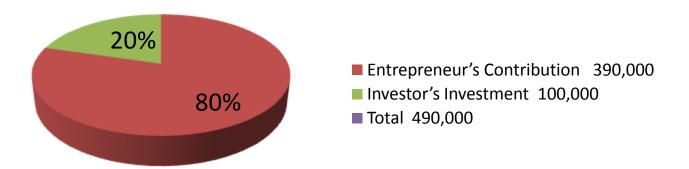
Proposed Nobin Udyokta Business Info			
Business Name	 :	NEW AMENA TELECOM	
Location	:	Samsul haque market	
Total Investment in BDT	:	BDT 490,000/-	
Financing	:	Self BDT 390,000/-(from existing business) 80% Required Investment BDT 1,00,000/-(as equity) 20%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	-	
Security of the shop	:	-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile & mobile accessories etc & bkash Average 25% gain on sale. The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed. Collects goods from Dhaka, Tangail. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & mobile accesories	2500	75000	900000
Bkash	50		
Total Sales (A)	2550	76500	918000
Less Variable Expense			
Mobile & mobile accesories	1625	48750	585000
Total variable Expense (B)	1,625	48750	585000
Contribution Margin (CM) [C=(A-B)	925	27750	333000
Less Variable Expense			
Rent		7,000	84000
Electricity bill		500	6000
Transportation		600	7200
Salary (self)		5000	60000
Salary(Staff)		6000	
Entertainment		500	6000
Guard		150	1800
Mobile bill		500	6000
Total fixed cost (D)		20,250	243000
Net Profit (E)= [C-D]		7,500	90000

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Mobile set	240,000	50,000	290000		
Mobile accessories	30,000	10,000	40000		
Others	20,000	0	20000		
Bikash	100,000	40,000	a140000		
	390,000	100,000	490000		

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & mobile accesories	3100	93000	1116000	1171800
Bkash	90	2700	32400	34020
Total Sales (A)	3190	95700	1148400	1205820
Less Variable Expense				
Mobile & mobile accesories	2015	60450	725400	761670
ltem				
Total variable Expense (B)	2,015	60450	725400	761670
Contribution Margin (CM) [C=(A-B)	1,175	35250	423000	444150
Less Variable Expense				
Rent		7,000	84000	84,000
Electricity bill		700	8400	8600
Transportation		800	9,600	9,800
Salary (self)		5000	60000	60000
Salary(Staff)		6000	72000	72000
Entertainment		500	6000	7400
Guard		150	1800	1800
Mobile bill		600	7200	7400
Total fixed cost (D)		20,600	247,200	249,200
Net Profit (E)= [C-D]		14650	175800	194,950
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	175,800	194,950
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		115,800
	Total Cash Inflow	275800	310750
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	115,800	250750

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures













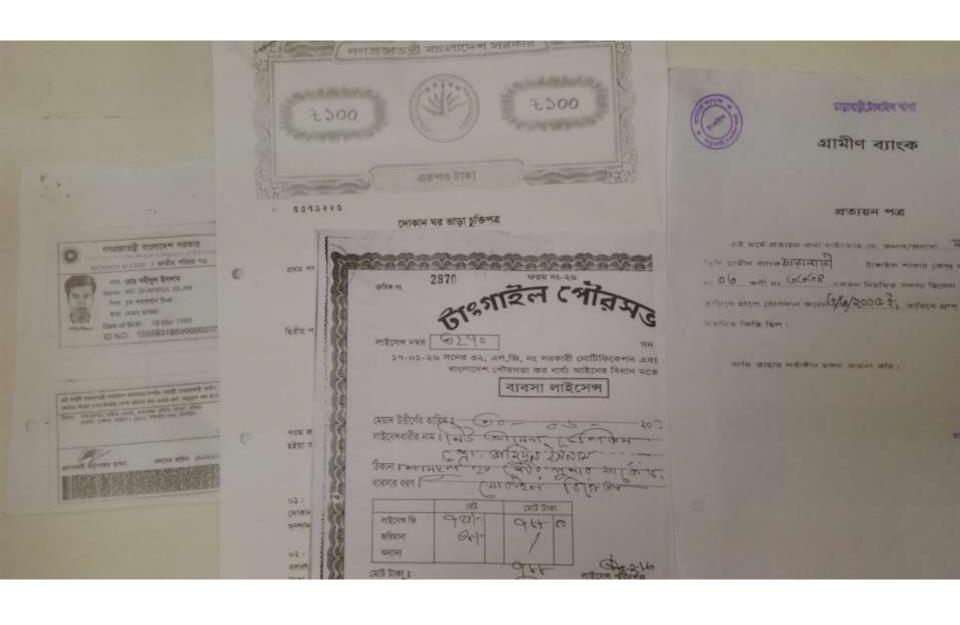












FAMILY PICTURE

