

Proposed NU Business Name: **MAA AYESHA TELECOM**



Project identification and prepared by: : Md. Nurul Islam
Kaliakor unit, Gazipur.

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAH ALAM
Age	:	20-10-1988 (28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	3 Brothers and 2 Sister
Address	:	Vill: Kainara P.O: Rotonpur P.S: Kaliakor Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	BASIRON
(iii) Father's name	:	OMOR ALI
(iv) GB member's info	:	Branch: Mouchak Kaliakor, Centre # 57 (Female), Member ID: 6525, Group No: 02 Member since: 20/06/2004 (12 Years) First loan: BDT 10,000 /-
Further Information:		Existing loan: BDT 1,60,000/-, Outstanding loan: BDT 55,000/-
(v) Who pays GB loan installment	:	Brother
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01911-993675
Family's Contact No.	:	01959-848404
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BASIRON joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA AYESHA TELECOM
Location	:	Kainara , Kaliakor , Gazipur
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Like balb ,socet,bod,battary etc .▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪ Entrepreneur is owner of the shop.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,500	75,000	900,000
Servesing	200	6,000	72,000
Total Sales (A)	2,700	81,000	972,000
Less. Variable Expense			
Grocery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	575	17,250	207,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		600	7,200
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		8.900	106.800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Balb	3,000	5,000	8,000
Socat	1,400	5,000	6,400
Holder	1,000	0	1,000
Bolt	2,000	3,000	5,000
Battary	1,400	3000	4,400
Charger	2,100	4500	6,600
Malti Plage	5,000	5000	10,000
Memory Card	2,000	10000	12,000
Lode	4,000	7000	11,000
Bikas	13,100	7500	20,600
Others	35,000	0	35,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	3,200	96,000	1,152,000	1,209,600	1,270,080
Servesing	200	6,000	72,000	75,600	79,380
Total Sales (A)	3,400	102,000	1,224,000	1,285,200	1,349,460
Less. Variable Expense					
Grocery Item	2,720	81,600	979,200	1,028,160	1,079,568
Total variable Expense (B)	2,720	81,600	979,200	1,028,160	1,079,568
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800	257,040	269,892
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		700	8,400	9,000	9,000
Transportation		500	6,000	8,000	8,000
Mobile Bill		300	3,600	4,000	4,000
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		9,200	110,400	113,400	113,400
Net Profit (E) [C-D]		11,200	134,400	143,640	156,492
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	143,640	156,492	156,492
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		123,640	260,132
	Total Cash Inflow	193,640	280,132	416,624
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	123,640	260,132	396,624

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :Kainara Bazar ,Kaliakor
Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Man in grey shirt and white cap

Man in white shirt (back view)

Spools of red wire

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bKash



একটি  ব্যাংক ব্যাংক প্রতিষ্ঠান

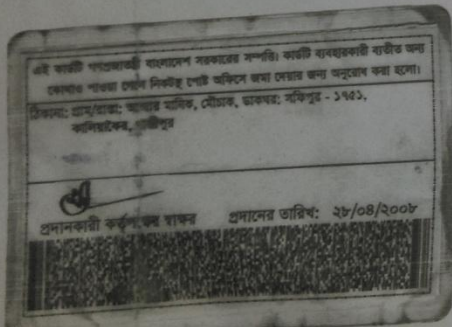
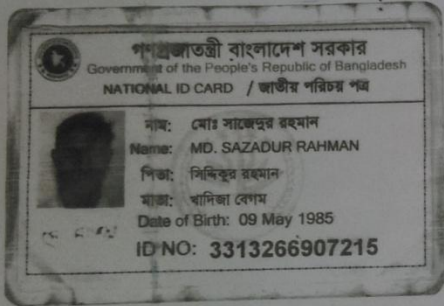












এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত ভাবে
 কেবলমাত্র পাত্রের তালিকা তৈরি করতে অধিকার আছে। অন্যভাবে অন্য ব্যক্তিকে প্রদান করা হলে
 শাস্তি প্রদান করা হবে।
 প্রদানকারী কর্মকর্তার স্বাক্ষর: প্রদানের তারিখ: ২৮/০৪/২০০৮

মোঃ সিদ্দিকুর রহমান
 ২৮/০৪/২০০৮

FAMILY PICTURE

