

Proposed NU Business Name: **MA TELECOM**



Project identification and prepared by: Md. Md. Delower Hossain,
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Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. NURUN NAHAR AKTER
Age	:	01-10-1987 (29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Dauther
No. of siblings:	:	1 Brather & 1 Sister
Address	:	Vill: Islampur; P.O: Kodda Bazzar ;P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JORINA BEGUM
(iii) Father's name	:	MD. NURUL HOUQE
(iv) GB member's info	:	Branch: Bashon, Centre # 30(Female), Member ID: 4962, Group No: 07 Member since: 02-08-1996(20Years) First loan: BDT 4,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914634395
Family's Contact No.	:	01933456712
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	MA TELECOM
Location	:	Islampur, Gazipur
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft = 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Charger,Head Phone,Battery,Memory Card,Load,Bkash,Pen Drive etc.▪Average 16% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Charger,Head Phone,Battery,Memory Card,Pen Drive etc.	2000	60000	720000
Bkash=(30000*4/1000=120), Load= (5000*27/1000=135)	255	7650	91800
Total Sales (A)	2255	67650	811800
Less. Variable Expense			
Charger,Head Phone,Battery,Memory Card,Pen Drive etc.	1700	51000	612000
Total variable Expense (B)	1700	51000	612000
Contribution Margin (CM) [C=(A-B)]	555	16650	199800
Less. Fixed Expense			
Rent			
Electricity Bill		1500	18000
Mobile Bill		300	3600
Salary (self)		5000	60000
Transportation		500	6000
Entertainment		150	1800
Guard		300	3600
Generator		200	2400
Total fixed Cost (D)		7950	95400
Net Profit (E) [C-D]		8700	104400

Investment Breakdown

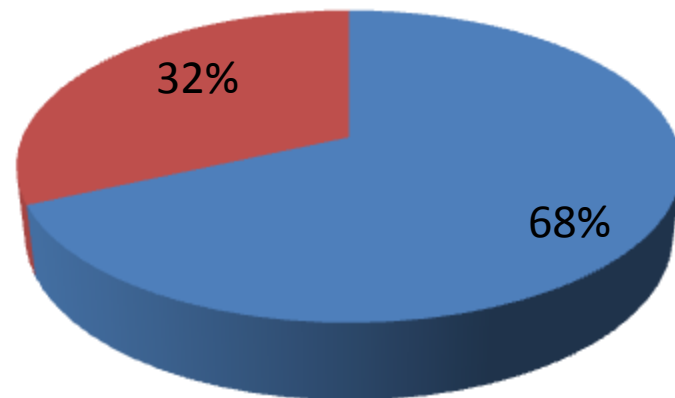
Particulars	Existing	Proposed	Proposed Total
Charger	3500	3500	7000
Head Phone	2100	-	2100
Battery	6000	6000	12000
Memory Card	3000	3000	6000
Pen Drive	-	3000	3000
Flexi Load	30000	18000	48000
Bkash	100000	30000	130000
Others	5400	6500	11900
Total	150000	70000	220000

Source of Finance

■ Entrepreneur Contribution=150000

■ Investors Investment=70000

■ Total=220000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Charger,Head Phone,Baterry,Memoriy Card,Pen Drive etc	3000	90000	1080000	1134000	1190700
Bkash=(40000*4/1000=160), Load=(6000*27/1000=162)	322	9660	115920	121716	1278018
Total Sales (A)	3322	99660	1195920	1255716	13185018
Less. Variable Expense					
Charger,Head Phone,Baterry,Memoriy Card,Pen Drive etc	2550	76500	918000	963900	1012095
Total variable Expense (B)	2550	76500	918000	963900	1012095
Contribution Margin (CM) [C=(A-B)]	772	23160	277920	291816	364068
Less. Fixed Expense					
Rent					
Electricity Bill		1500	18000	18500	19000
Mobile Bill		350	4200	4300	4400
Salary (self)		5000	60000	60000	60000
Transportation		800	9600	10000	11000
Entertainment		200	2400	2500	2600
Guard		300	3600	3700	3800
Generator		200	2400	2600	2800
Total Fixed Cost		8350	100200	101600	103600
Net Profit (E) [C-D]		14810	177720	190216	260468
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	177720	190216	260468
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149720	311936
	Total Cash Inflow	247720	339936	572404
2	Cash Outflow			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98000	28000	28000
3	Net Cash Surplus	149720	311936	544404

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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





গ্রামীণফোন

মা টেলিকম

ইসলামপুর মেথার সার্কেট, চৌমাথা, রাজীপুর

প্রয়োজনে পাশে
বিকাশ

bKash

কেটি প্রাক ব্যাংক অধিষ্ঠান



বিকাশ কেন্দ্র
কোনো সময়
সেবা দিতে প্রস্তুত



বিকাশ কেন্দ্র

গ্রামীণফোন

মা টেলিকম

ইন্দ্রানন্দপুর মেঘার মার্কেট, চৌরাস্তা, দাজীপুর

প্রয়োজনে পাশে
বিকাশ

bKash



একটি স্মার্ট ব্যাংক অ্যাপ্লিকেশন

ROCKET
ব্র্যান্ড

1GB

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FAMILY PICTURE

