Proposed NU Business Name: TAMID TELECOM



Project identification and prepared by: Md. Golam rusul, Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD. MITHUN				
Age	:	8-1-1982 (34 Years)				
Education, till to date	:	CLASS 9				
Marital status	:	Married				
Children	:	2 SON				
No. of siblings:	:	2 Brothers & 3 Sister				
Address	:	Vill: Goyal Ghunni, P.O: Rikabi Bazar, P.S: Munsigonj, Dist: Munsigonj				
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 SUFIA BEGUM MD. MANIK CHAWDHURY Branch: Rampal, Centre # 85(Female), Member ID: 7613/2, Group No: 06 Member since: 1-2-2006 (10 Years) First loan: BDT 5,000				
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 200000, Outstanding loan: BDT 96600 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	:	3 years experience in running business.
Training Info	:	He has 1 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795566611
Mother's Contact No.	:	01914623179
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	TAMID TELECOM			
Location	:	Ramgopalpur Moshjid Market, Rikabi Bazar			
Total Investment in BDT	:	BDT 260,000/-			
Financing	:	Self BDT 190,000/-(from existing business) 73% Required Investment BDT 70,000/-(as equity) 27%			
Present salary/drawings from business (estimates)	:	BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	:	10ft x 08ft= 80square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Telecom Accessories etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. 			

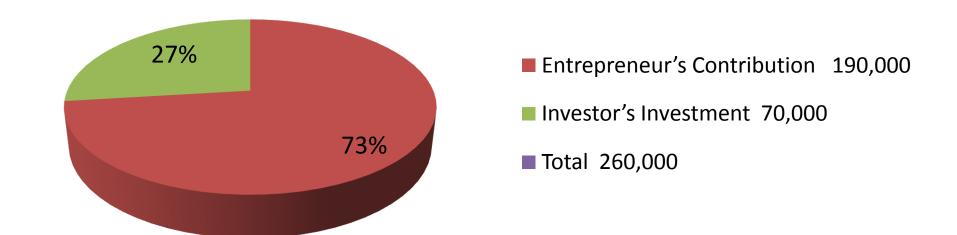
■Collects goods from, Dhaka.

■Agreed grace period is 3 months.

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Telecom Accessories	1700	51000	612000			
Bikash & Flexi	100	3000	36000			
Total sales (A)	1800	54000	648000			
Less Variable Exp.						
Telecom Accessories	1360	40800	489600			
Total Variable exp. (B)	1360	40800	489600			
Contribution Margin CM [C= (A-B)	440	13200	158400			
less fixed exp.						
Rent		3000	36000			
Electricity bill		300	3600			
Transportation		300	3600			
Salary (self)		5000	60000			
Entertainment		300	3600			
Guard		50	600			
Mobile		300	3600			
total fixed cost (D)		9250	111000			
Net profit (E) [C-D]		3950	47400			

Investment Breakdown							
	Exis	ting	Proposed				
Particulars	articulars Qty. Unit Pric		Amount	Qty	Unit	Amount	Proposed
			(BDT)		Price	(BDT)	Total
Baterry	100	65	6,500	100	80	8,000	14,500
Charger	150	55	8,250	90	60	5,400	13,650
Glass Paper	200	80	16,000			0	16,000
Head phone	40	300	12,000			0	12,000
others	10	1725	17,250	130	80	10,400	27,650
Mobile				21	2200	46,200	46,200
Bikash & Flexi	1	30000	30,000	0	0	0	30,000
Security			100,000				100,000
Total	501		190,000	341		70,000	260,000

Source of Finance



Financial Projection							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Telecom Accessories	2115	63450	761400	799470	839443.5		
Bikash	150	4500	54000	56700	59535		
Total Sales (A)	2265	67950	815400	856170	898978.5		
less variable Expenses							
Telecom Accessories	1692	50760	609120	639576	671554.8		
Total variable Expenses (B)	1692	50760	609120	639576	671554.8		
Contribution Margin (CM)= (A-B)	573	17190	206280	216594	227423.7		
Less Fixed Expenses							
Rent		3000	36000	36000	36000		
Electricity bill		300	3600	16000	3000		
Transportation		300	3600	35000	3000		
Salary (self)		5000	60000	60000	60000		
Entertainment		300	3600	3600	3600		
Guard		50	600	600	600		
Mobile		400	4800	7400	4800		
Total Fixed Cost		9350	112200	158600	111000		
Net Profit (E) (C-D)		7840	94080	57994	116423.7		
Investment Payback			28000	28000	28000		

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

SR#	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	94,080	57,994	116423.7
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	Surplus		66,080	96074
	Total Cash Inflow	164080	124074	212497.7
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	66,080	96074	184497.7

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 03 Years 01

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

















