

Proposed NU Business Name: **PIU PIYAL TELECOM**



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	BISHNU KUMAR MONDOL
Age	:	30-09-1994 (22 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Ghior Kol, P.O: Nagorpur, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAMOLI RANI
(iii) Father's name	:	NEEL KOMOL
(iv) GB member's info	:	Branch: Nagorpur, Centre # 13(Female), Member ID: 9363, Group No: 09 Member since: 01-01-2008 (10 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 13850
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733881464
Mother's Contact No.	:	01917154653
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAMOLI RANI joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PIU PIYAL TELECOM
Location	:	Nagorpur Bot tola, Aricha Road
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Telecom Accessories.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Nagorpur.▪The shop is rented.▪Agreed grace period is 3 months.

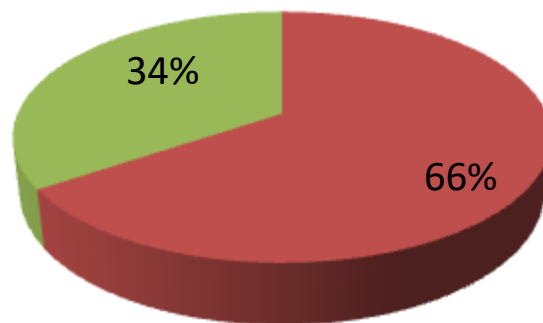
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telecom Accessories	2000	60000	720000
Bikash & Flexi	100	3000	36000
Total sales (A)	2100	63000	756000
Less Variable Exp.			
Telecom Accessories	1600	48000	576000
Total Variable exp. (B)	1600	48000	576000
Contribution Margin CM [C= (A-B)]	500	15000	180000
less fixed exp.			
Rent		1000	12000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		50	600
Mobile		300	3600
total fixed cost (D)		7550	90600
Net profit (E) [C-D]		7450	89400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Casing	50	70	3,500			0	3,500
Charger	10	100	1,000			0	1,000
Earphone	20	140	2,800			0	2,800
Cover	7	250	1,750			0	1,750
Skeen paper	10	100	1,000			0	1,000
Glass paper	150	50	7,500			0	7,500
Battery	15	70	1,050				
Speaker	28	50	1,400				
Others	100	50	5,000	100	300	30,000	
Bikash & Flexi	1	40000	40,000	1	20000	20,000	60,000
Security			30,000				30,000
Total	391		95,000	101		50,000	145,000

Source of Finance



- Entrepreneur's Contribution
95,000
- Investor's Investment
50,000
- Total 145,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	2500	75000	900000	945000	992250
Bikash	250	7500	90000	94500	99225
Total Sales (A)	2750	82500	990000	1039500	1091475
less variable Expenses					
Telecom Accessories	2000	60000	720000	756000	793800
Total variable Expenses (B)	2000	60000	720000	756000	793800
Contribution Margin (CM)= (A-B)	750	22500	270000	283500	297675
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	16000	3000
Transportation		554	6648	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		220	2640	2640	2640
Guard		50	600	600	600
Mobile		400	4800	7400	4800
Total Fixed Cost		7724	92688	133640	86040
Net Profit (E) (C-D)		14776	177312	149860	211635
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	177,312	149,860	211635
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,312	287172
	Total Cash Inflow	227312	307172	498807
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	157,312	287172	478807

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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

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পিউ পিউল টেলিকম

কালিবাড়ী মার্কেট, নাগরপুর, টাঙ্গাইল

ফোন

প্রয়োজনে পাশে
বিকাশ









বিকাশ এজেন্ট
০১৯৩০১২৬৯১৬

ROCKET
এজেন্ট নম্বর
০১৯৩০১২৬৯১৬













FAMILY PICTURE

