

Proposed NU Business Name: **MARIA TELECOM**



Project identification and prepared by: Md Ataur
Rahman, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MANIR HOSSEN
Age	:	18-05-1987 (30 Years)
Education, till to date	:	CLASS 9
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother 1 sister
Address	:	Vill: Amtoil , P.O: Boheratoil, P.S: Sakhipur, 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	:	SAF KHATUN
(iii) Father's name	:	ABDUL AZIZ MIYA
(iv) GB member's info	:	Branch: Amtoil ; Centre # 01 (Female), Member ID: 1878; Group No: 03 Member since: (7 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 30000/-; Outstanding loan: BDT nil
(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	:	06 years experience in running business. He has 3 Months training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-142821
Father's Contact No.	:	01685-277054
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAF KHATUN joined Grameen Bank since 7 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MARIA TELECOM
Location	:	Vill: Amtoil , P.O: Boheratoil, P.S: Sakhipur, Dist: Tangail
Total Investment in BDT	:	BDT 200000 /-
Financing	:	Self BDT 150000 (from existing business)75% Required Investment BDT 50,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	14 ft x 8 ft = 112 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing like, Telecom accessories.▪The farm is rented .▪The shop is operating by entrepreneur.▪Existing 1 employee.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

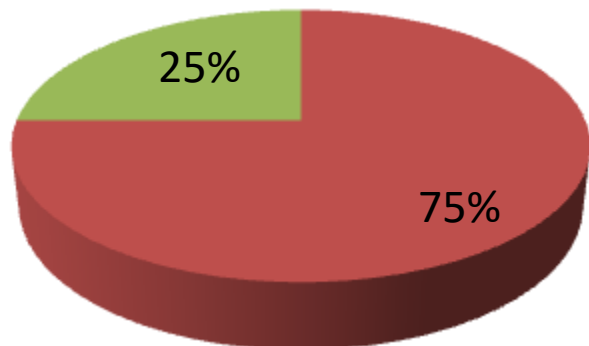
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telecom Accessories	1415	42450	509400
Bikash & Flexi	400	12000	144000
Total sales (A)	1815	54450	653400
Less Variable Exp.			
Telecom Accessories	1132	33960	407520
Total Variable exp. (B)	1132	33960	407520
Contribution Margin CM [C= (A-B)]	683	20490	245880
less fixed exp.			
Rent		1200	14400
Electricity bill		700	8400
Transportation		3000	36000
Salary (self)		5000	60000
Salary (staff)		3000	36000
Entertainment		1000	12000
Mobile		300	3600
total fixed cost (D)		14200	170400
Net profit (E) [C-D]		6290	75480

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	30	1500	45,000			0	45,000
Telecom Accessories	10	500	5,000			0	5,000
Bikash & Flexi , DBBL	1	80000	80,000	1	50000	50,000	130,000
Security			20,000				20,000
Total	41		150,000	1		50,000	200,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	1895	56850	682200	716310	752125.5
Bikash	450	13500	162000	170100	178605
Total Sales (A)	2345	70350	844200	886410	930730.5
less variable Expenses					
Telecom Accessories	1516	45480	545760	573048	601700.4
Total variable Expenses (B)	1516	45480	545760	573048	601700.4
Contribution Margin (CM)= (A-B)	829	24870	298440	313362	329030.1
Less Fixed Expenses					
Rent		1200	14400	14400	14400
Electricity bill		700	8400	3800	4000
Transportation		3300	39600	35000	35000
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		1200	14400	14400	14400
Mobile		400	4800	7400	4800
Total Fixed Cost		14800	177600	171000	168600
Net Profit (E) (C-D)		10070	120840	142362	160430.1
Investment Payback			20000	20000	20000

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	120,840	142,362	160430.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,840	223202
	Total Cash Inflow	170840	243202	383632.1
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	20000	
3	Net Cash Surplus	100,840	223202	363632.1

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0
Others:0 Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nalua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures





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বিদ্যুৎ

ইন্টারনেট
সেবা

সিমা
সেবা

মারিয়া টেলিকম

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রিচার্জ

সিম
বিক্রয়



bKash
সহী এ গুলে সবার অধিকার

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রবি সিম বিক্রয় করা হয়

FAMILY PICTURE

