

Proposed NU Business Name :Maa Telecom and Cosmetics'



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Abdur Razzak
Age	:	5-03-1987(30 Years)
Education, till to date	:	S,S,C
Marital status	:	Un married
Children	:	Nil
No. of siblings:	:	1 Brother,2 Sister.
Address	:	Vill Kushtia Naya para.P.O Duburia , P.S: nagourpur , 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	:	. Amena .
(iii) Father's name	:	Late Khalil
(iv) GB member's info	:	Branch vadra Centre #46 (Female), Member ID : 3061/1 , Group No: 05 Member since:19/12/1988 First loan: BDT 5000 /- Outstanding loan: nil
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017223990348
Family's Contact No.	:	01882027817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. Amena Begum

joined Grameen 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

Business Name	:	Maa Telecom and Cosmetics
Location	:	Duburia market nagourpur, Tangail
Total Investment in BDT	:	BDT 534,000/-
Financing	:	Self BDT 454 ,000/- (from existing business 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 150square 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; mobile ,loosen ,display ,watch, battery, chargar,amitacation,load etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rent.▪Collects goods from dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

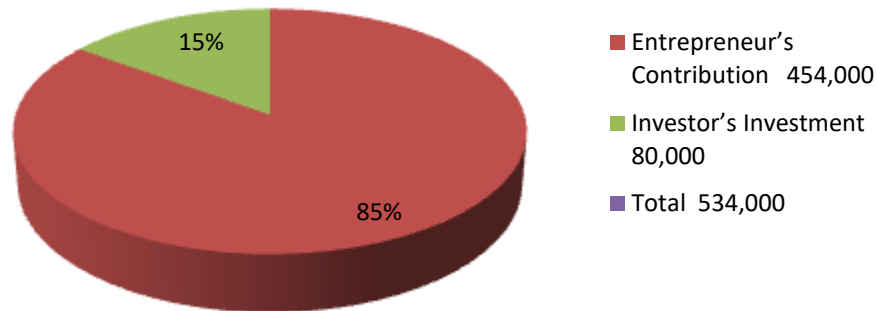
Particular	Daily	Monthly	Yearly
Revenue (sales)			
loosen ,display ,watch, battery, chargar,amitacation,load obile	2800	83500	1002000
Total Sales (A)	2800	83500	1002,000
Less. Variable Expense			
loosen ,display ,watch, battery, chargar,amitacation,load	0	66800	801600
Total variable Expense (B)	0	66800	801600
Contribution Margin (CM) [C=(A-B)	0	16700	200400
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		500	6000
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		100	1200
janitor		100	1200
Salary (self)		5,000	60,000
Total fixed Cost (D)		8200	98400
Net Profit (E) [C-D)		8500	102000

Investment Breakdown

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chargers	6000	10,000	16,000
batari	15000		15000
mobiles	80,000	50000	1,30000
Cosmetic'	30000	20000	50,000
watch's	30000		30,000
OtHER	63000		63000
Security	2,30,000		2,30,000
Total	4,54,000	80,000	5,34,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
loosen ,display ,watch, battery, chargar,amitacation,load mobile	83500	1002000	1052100	1104705
Total Sales (A)	83500	1002000	1052100	1104705
Less. Variable Expense				
loosen ,display ,watch, battery, chargar,amitacation,load , mobile	66800	801600	841680	883764
Total variable Expense (B)	66800	801600	841680	883764
Contribution Margin (CM) [C=(A-B)]	16700	200400	210420	220941
Less. Fixed Expense				
Rent	1500	18000	18000	18000
Electricity Bill	500	6000	6000	6000
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3800	3800
Entertainment	200,	2400	2600	2600
TRANSPOCATION	500	6000	6000	6000
Salary (self)	5000	60,000	60,000	60,000
Total Fixed Cost	8200	98400	98700	98700
Net Profit (E) [C-D]	8500	102000	111720	122241
Investment Payback		32000	32000	32000

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

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	80,000		
1.2	Net Profit	102000	111720	122241
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		70000	149720
	Total Cash Inflow	182000	181720	271961
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112000	32000	32,000
3	Net Cash Surplus	70,000	149720	239961

SWOT ANALYSIS

STRENGTH

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



SMART
DEVICE

মা টেলিকম এন্ড কসমোটিকস্

এস. আই. সুপার মার্কেট, ধুবড়িয়া তেরাস্তা বাজার, নাগরপুর, টাঙ্গাইল।

কসমোটিকস্
মা টেলিকম এন্ড কসমোটিকস্

প্রো: মো: আব্দুর রাজ্জাক
মোবাইল: ০১৭১১-৩২০৩৪৮

দারুণ ইন্টারনেট অফার

1GB

৯৪ টাকা রিচার্জ
(সেপ্টেম্বর ৭ দিন)

চলো গল্পটো

কথা হোক সুপার

৩০০ মিনিট

৯৯ টাকা রিচার্জ

(ডিপি-ডিপি)
(সেপ্টেম্বর ৭ দিন)

• বিস্তারিত জানতে ভিজিট www.grameenphone.com

গ্রামীণফোন



7:00 PM

बुनियादी पैकेज
2GB
₹300

₹750
₹300

250MB
₹100

1.5GB
₹150

Network	Speed	Price
4G	100MB	₹100
4G	250MB	₹150
4G	500MB	₹200
4G	1GB	₹250
4G	2GB	₹300
4G	3GB	₹350
4G	4GB	₹400
4G	5GB	₹450
4G	6GB	₹500
4G	7GB	₹550
4G	8GB	₹600
4G	9GB	₹650
4G	10GB	₹700

कार्ड कार्ड

35%
₹100MB

₹25
₹100

₹50
₹100

₹100
₹100

₹200
₹100

₹300
₹100

₹400
₹100

₹500
₹100

₹600
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₹700
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₹800
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₹900
₹100

₹1000
₹100

এখানে মোবাইল সার্ভিসিং
করা হয়।



নতুন কিছু করে



নতুন কিছু করে



নতুন কিছু করে



২৫৬
৩৫০



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3G

3G

कॉन्क्रेट डेटा
कॉन्क्रेट
लॉन्ग टाइम

1GB







12:02

2GB



12:00

2GB

250MB
1.5GB

250MB

250MB

FAMILY PICTURE

