

Proposed NU Business Name: **MAA TELECOM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SONJEET DEBNATH
Age	:	15-01-1985 (32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill: Vadun Dhorpara, P.O: Pubail, 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	:	HORIMOTI DEBNATH
(iii) Father's name	:	PRAN KISHOR DEBNATH
(iv) GB member's info	:	Branch: Pubail Gazipur, Centre # 07 (Female), Member ID: 1173/1, Group No: 01 Member since: 01-05-2004 to 2010 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT /-
(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	:	12 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.	:	01713-522113
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HORIMOTI DEBNATH joined Grameen Bank since 12 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	:	MAA TELECOM
Location	:	Vadun Bazaar, Gazipur Sadar
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 08 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a Telecom shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Gazipur.▪The shop is rented.▪Agreed grace period is 3 months.

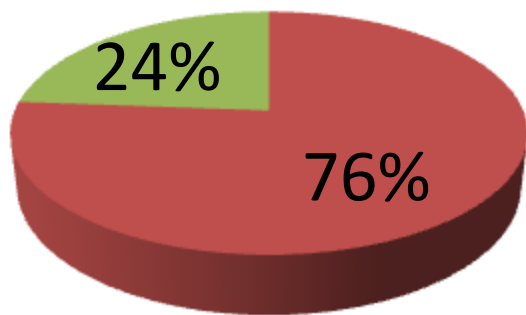
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Mobile item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Mobile item	76,500	918,000
Total variable Expense (B)	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	13,500	162,000
Less. Fixed Expense		
Electricity Bill	800	9,600
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	300	3,600
Rent	1,500	18,000
Total fixed Cost (D)	7,800	93,600
Net Profit (E) [C-D]	5,700	68,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Battery	50	200	10,000	50	200	10,000	20,000
Energy Bulb	100	200	20,000	100	200	20,000	40,000
Mobile Charger	50	100	5,000	50	100	5,000	10,000
Electric item	1	40000	40,000	1	5000	5,000	45,000
Mobile Display	50	200	10,000	50	200	10,000	20,000
Others	1	15000	15,000	0	0	0	15,000
Security	1	60000	60,000	0	0	0	60,000
Total	253	115700	160,000	251	5,700	50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Mobile item	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Mobile item	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Electricity Bill	800	9,600	11,500	13,500
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Rent	1,500	18,000	18,000	18,000
Total Fixed Cost	8,000	96,000	99,000	102,000
Net Profit (E) [C-D]	10,000	120,000	127,800	136,140
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	120,000	127,800	136,140
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		100,000	207,800
	Total Cash Inflow	170,000	227,800	343,940
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	100,000	207,800	323,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 12 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



THE
SOLUTION
WAS
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2GB



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বায়োমেট্রিক
দ্রুত বিক্রয় করা হয়





FAMILY PICTURE

