

## Proposed NU Business Name: **MAA TELECOM**



Project identification and prepared by: Md Nasir Uddin Sheikh,  
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MEHEDI HASAN</b>
Age	:	31-12-1994 (23 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Matia goda, P.O: Chandgazi, P.S: Chagolnaiya, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SAZEDA BEGUM</b>
(iii) Father's name	:	<b>LATE. MOHAMMAD SELIM</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 35 (Female), Member ID: 3125, Group No: 03 Member since: 01-03- 2004 to 2011 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	07 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.	:	01865-800635
Mother's Contact No.	:	01859-453219
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAZEDA BEGUM** joined Grameen Bank since 07 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	:	<b>MAA TELECOM</b>
Location	:	Chandgazi, Chagolnaiya, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has a telecom shop.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

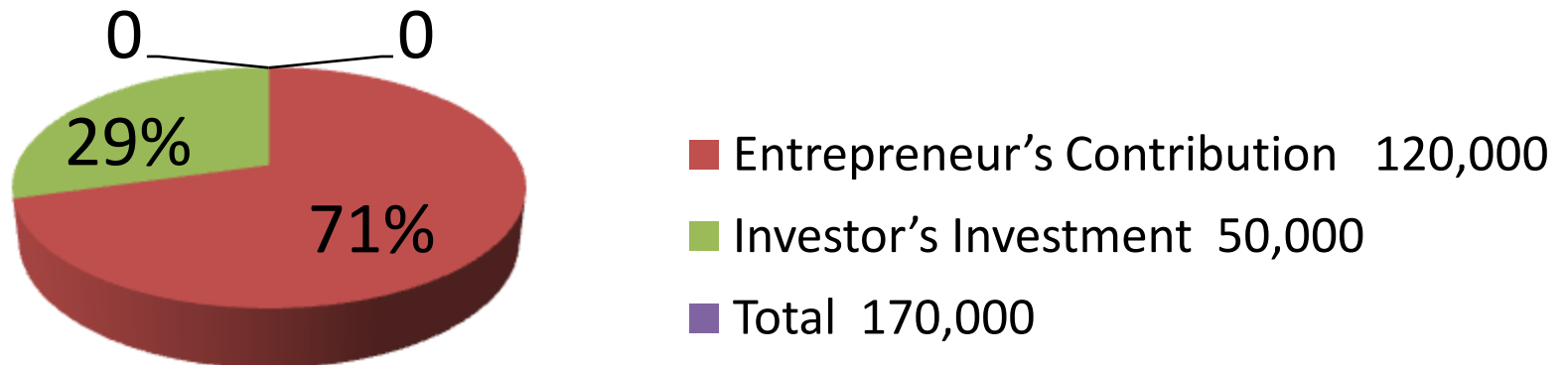
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Mobile & Others	90,000	1,080,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>		
Mobile & Others	72,000	864,000
<b>Total variable Expense (B)</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	600	7,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	300	3,600
Guard	100	1,200
Rent	2,000	24,000
<b>Total fixed Cost (D)</b>	<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>	<b>9,500</b>	<b>114,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	20	1500	30,000	20	1500	30,000	60,000
Mobile accessories	1	75000	75,000	1	20000	20,000	95,000
Security	1	15000	15,000	0	0	0	15,000
<b>Total</b>	<b>22</b>	<b>91500</b>	<b>120,000</b>	<b>21</b>	<b>21,500</b>	<b>50,000</b>	<b>170,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Mobile & Others	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>				
Mobile & Others	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	600	7,200	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	400	4,800	5,500	6,000
Guard	100	1,200	1,200	1,200
Rent	2,000	24,000	24,000	24,000
<b>Total Fixed Cost</b>	<b>8,700</b>	<b>104,400</b>	<b>111,600</b>	<b>113,600</b>
<b>Net Profit (E) [C-D]</b>	<b>15,300</b>	<b>183,600</b>	<b>190,800</b>	<b>203,920</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	183,600	190,800	203,920
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		163,600	334,400
	<b>Total Cash Inflow</b>	<b>233,600</b>	<b>354,400</b>	<b>538,320</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>163,600</b>	<b>334,400</b>	<b>518,320</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





**মা**  মোঃ মেহেদা হাসান  
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**টেলিকম এন্ড সার্ভিসিং সেন্টার**

সার্ভিস সমূহ: ● মোবাইল সার্ভিস ● মেমোরী কার্ড লোড  
● নতুন ও পুরাতন মোবাইল বিক্রয় ● ইলেকট্রিক পন্য  
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আবু আব্বাস শপিং কমপ্লেক্স, চাঁদমাঠী ভিতরের বাজার, হাফলনাইয়া, ফেনী  
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# FAMILY PICTURE





