

Proposed NU Business Name: **NILOY TELECOM**



Project identification and prepared by: S.M Ariful Islam
Mawna Unit, Gajipur

Project verified by: : Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOMIRUL ISLAM
Age	:	10/07/1986(31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Karmir jori P.O: Gharcha P.S: Gszipur, 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	:	JAMILA AKTHER
(iii) Father's name	:	SHAIJUDDEN
(iv) GB member's info	:	Branch:Mawna, Sreepur, Centre # 12 (Female), Member ID: 1443 Group No: 05 Member since: 04-10-2008(09Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 7,000/-
(v) Who pays GB loan installment	:	Mother
(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 10 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Polty Fram
Entrepreneur Contact No.	:	01717-498441
Mother's Contact No.	:	01775-691400
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAMILA AKTER :joined Grameen Bank since 09 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

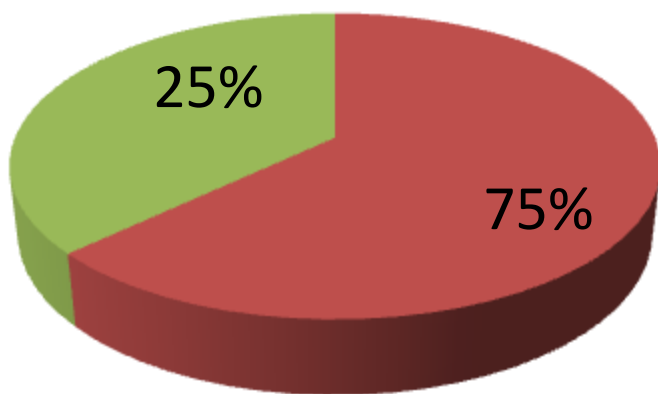
Business Name	:	NILOY TELECOM
Location	:	Soling more Sreepur,Gazipur.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 80,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 19ft= 228 square 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;Mike,Memory,Batory,Charger, Head phon, etc ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund One employee will be appointed ▪The shop is rented. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mike,Memory,Batory,Charger, Head phon, etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Mike,Memory,Batory,Charger, Head phon, etc	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		1500	18,000
Electricity bill		300	3,600
Mobile Bill		5,00	6,000
Transportation		300	3600
Salary (self)		5,000	60,000
Entertainment		5,00	6,000
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		7,850	94,200

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Mike	90,000	0	90,000
Computer	32,000	0	32,000
Mamory	10,000	25,000	35,000
Charger	8,000	20,500	28,500
Remote+Head phone	10,000	30,000	40,000
Other	0	4,500	4,500
Total	1,50,000	80,000	2,30,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 100,000

■ Total 270,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Mike,Memory,Batory,Charger, Head phon, etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Mike,Memory,Batory,Charger, Head phon, etc	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)	9,00	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		500	6,000	6,500	7,000
Mobile Bill		7,00	8,400	8,600	8,800
Transportation		5,00	6,000	6,200	6,400
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		4,000	48,000	48,000	48,000
Entertainment		5,00	6,000	6,500	6,800
Total Fixed Cost		12,700	152,400	1,53,800	1,55,000
Net Profit (E) [C-D)		14,300	171,600	1,86,400	2,02,210
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	171,600	1,86,400	2,02,210
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,32,600	2,87,000
	Total Cash Inflow	2,51,600	3,19,000	4,89,210
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan	7,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,19,000	32,000	32,000
3	Net Cash Surplus	1,32,600	2,87,000	4,57,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



କାନ୍ଥ ଚାନ୍ଦି କାନ୍ଥ

















ಕಾಜಿ ಕಾಜಿ ಕಾಜಿ ಕಾಜಿ ಕಾಜಿ

FAMILY PICTURE

