

Proposed NU Business Name: AMINA POLLIPHONE & TELECOM



Project identification and prepared by: Modon Kumar Biswas,
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Shamim
Age	:	04-03-1983 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Null
No. of siblings:	:	03 Brothers 0
Address	:	Vill: Sehorail ,P.O: Kaloha ,P.S: Kalihati, 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	:	Jahanara Begum
(iii) Father's name	:	Abu Taleb Mia
(iv) GB member's info	:	Branch: Shodabpur, Centre# 26 (Female), Member ID: 9617 , Group No: 10 Member since: 23-04-2006 (12 Years) First loan: BDT = 5000/- Last Loan = 30000/-
Further Information:	:	Outstanding loan:= 12560/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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 & Skill	:	04 years of business experience.
Own Business and	:	04 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-889986
Family's Contact No.	:	01759-115523
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jahanara Begum joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

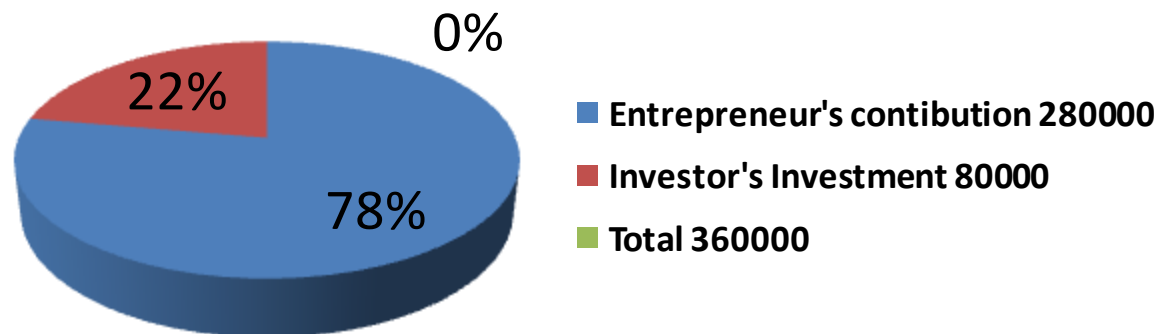
Business Name	:	Amina polliphone & Telecom
Location	:	Sehorail ,Kaloha ,Kalihati, Tangail
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 280,000/- (from existing business) 78 % Required Investment BDT 80,000/- (as equity) 22 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 14 ft= 140 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Fan,Ricecoker,Gas Silender,Gas Stove,Cable,Energy Light,Bkash,Flexiload etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented . ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Items	2,300	69,000	828,000
	0	0	0
Total Sales (A)	2,300	69,000	828,000
Less. Variable Expense			
Electric Items	1,840	55,200	662,400
Total variable Expense (B)	1,840	55,200	662,400
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		500	6,000
Transportation		1000	12,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		500	6,000
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Fan	40	2000	80000	Fan	20	2000	40,000	120,000
Rice Coker	6	2200	13200	Rice Coker	2	2200	4,400	17,600
Gas Silender	3	2600	7800	Gas Silender	5	2600	13,000	20,800
Gas Stove	3	1500	4500	Gas Stove	3	1500	4,500	9,000
Cable	30	1500	45000	Cable	5	1500	7,500	52,500
Energy Light	80	200	16000				0	16,000
Pipe	150	25	3750				0	3,750
Bkash	1	80000	80000				0	80,000
Flexiload	4	5000	20000				0	20,000
Others	195	50	9750	Others		10,600	10,600	20,350
Security of Shop								0
Machinaries								0
Total			280,000				80,000	360,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electric Items	3,200	96,000	1,152,000	1,209,600	1,270,080
	0	0	0	0	0
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Electric Items	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		550	6,600	6,930	7,277
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		525	6,300	6,615	6,946
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,105	97,260	98,763	100,341
Net Profit (E) [C-D]		11,095	133,140	143,157	153,675
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow	80,000		
1.1	Cash Inflow	133,140	143,157	153,675
1.2	Investment Infusion by Investor	0	0	0
1.3	Net Profit		101,140	212,297
1.4	Depreciation (Non cash item)	213,140	244,297	365,972
	Opening Balance of Cash Surplus			
2	Total Cash Inflow	80,000		
2.1	Cash Outflow			
2.2	Purchase of Product	32,000	32,000	32,000
2.3	Payment of GB Loan	112,000	32,000	32,000
	Investment Pay Back (Including Ownership Tr. Fee)	101,140	212,297	333,972
3	Total Cash Outflow	80,000		

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business : 04 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















FAMILY PICTURE

