



*Proposed NU Business Name* : **Ethar Telicom**

*Business Category* : **Shopkeeping, Electric & Mobile Telecom**



*Business Proposal Identified & Prepared by* : **Md. Farhad Hossain, Unit Incharge Tangail Sodor , Tangail,Zone 01.**

*Business Proposal Verified by* : **Md. Farhad Hossain**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b>Md.Lalon Ansari</b> Vill: Karatia, Union: Karatia, District: Tangail
Age	: 32 years
Marital Status	: Married
Children	: 1 (One) Son and 1 (One) Daughter
No. of siblings	: 2 (Two) Brothers
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Layle Beggum
(iii) Father's name	: Late Abdul.Zabbar
(iv) GB member's info	: Branch: Korotia Tangail, Basail, Centre # 33 Loan no.: 4346, Member since 04 March 2002 Existing loan: Tk. 10,000 Outstanding loan: Tk. 4,500
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Mother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 (Five) year(s) of experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand)
Other Own/Family Sources of Income	:	Developments from entrepreneur's current business are Land Purchase, New Business Development, Other etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01716556596, 01738813837
NU's NID/Birth Certificate No.	:	9319559568378
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Layle Beggum is a GB member since 04 March 2002, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Purchasing land, Household .
- Finally GB loan helped her to improve Buy land, Repair of houses.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Ethar Telicom</i></b>
Address/ Location	:	Korita Bazar,Tangail Sadar,tangail
Total Investment Required in BDT	:	Tk. 210,000
Financing	:	Self Tk. 150,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	120,000	1,440,000
<b>Total Sales/commission (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	3,400	102,000	1,224,000
<b>Total Cost of Sales and Services (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less: Operating Cost</b>			
Shop Rent		2,000	24,000
Electricity Bill		800	9,600
Transportation Expense		1,000	12,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		300	3,600
Night Guard Bill		300	3,600
Generator Bill		700	8,400
Mobile Bill		300	3,600
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>10,400</b>	<b>124,800</b>
<b>Net Profit (C-D)</b>		<b>7,600</b>	<b>91,200</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

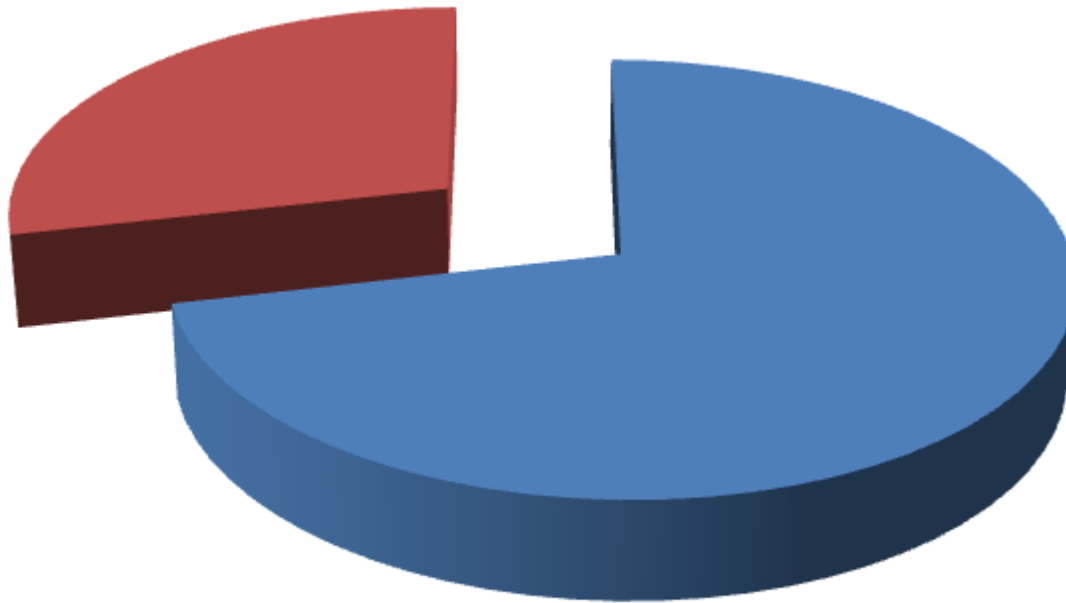
<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Flexiload, Different Types Of Mobile, Memory Card, Battery, Charger Cable, Headphone, different types of mobile set, mobile accessories & electronics item etc. etc.)	Investment in products (Flexiload, Different Types Of Mobile SEt, Battery etc.)	150,000	60,000	210,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>150,000</b>	<b>60,000</b>	<b>210,000</b>

# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 150,000 (71%)

■ GSSB's Investment BDT 60,000 (29%)

■ Total Capital BDT 210,000





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,775	173,250	0
<b>Total Sales/commission (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>5,250</b>	<b>157,500</b>	<b>1,890,000</b>	<b>5,775</b>	<b>173,250</b>	<b>0</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	4,250	127,500	1,530,000	4,463	133,890	1,606,680	4,909	147,270	0
<b>Est. Total Cost of Sales and Services (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>4,463</b>	<b>133,890</b>	<b>1,606,680</b>	<b>4,909</b>	<b>147,270</b>	<b>0</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>787</b>	<b>23,610</b>	<b>283,320</b>	<b>866</b>	<b>25,980</b>	<b>0</b>
<b>Less: Operating Cost</b>									
Shop Rent		2,000	24,000		2,200	26,400		2,420	0
Electricity Bill		1,000	12,000		1,100	13,200		1,210	0
Transportation Expense		1,500	18,000		1,650	19,800		1,815	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
Entertainment Expenses		400	4,800		440	5,280		484	0
Night Guard Bill		300	3,600		330	3,960		363	0
Generator Bill		700	8,400		770	9,240		847	0
Mobile Bill		400	4,800		440	5,280		484	0
Ownership Transfer Fee		571	5,139		571	6,852		571	9
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>11,871</b>	<b>140,739</b>		<b>13,001</b>	<b>156,012</b>		<b>14,244</b>	<b>9</b>
<b>Net Profit (C-D)</b>		<b>10,629</b>	<b>129,261</b>		<b>10,609</b>	<b>127,308</b>		<b>11,736</b>	<b>-9</b>
<b>Retained Income</b>			<b>129,261</b>			<b>256,569</b>			<b>256,560</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	134400	134160	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	103539	196551
	<b>Total Cash Inflow</b>	<b>194400</b>	<b>237699</b>	<b>196551</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	30861	41148	-9
	<b>Total Cash Outflow</b>	<b>90861</b>	<b>41148</b>	<b>-9</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>103539</b>	<b>196551</b>	<b>196560</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

## **W**EAKNESS

## **O**PPORTUNITIES

- Increasing demand;

## **T**HREATS

- Theft;

Pictures

শিল্পকলায় বঙ্গদেশের প্রাচীনতা

ইথার টেলিকম এন্ড

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# ইথার ডেন্টস পাল্গার

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Date of Birth: 08 Sep 1985

संस्था

ID NO: 9219659668176

असुविचारपूर्वक वापर करणेमुळे कोणत्याही प्रकारचा नुकसान होऊ शकते. याचा वापर केवळ वैयक्तिक गरजांसाठीच करावा. कोणत्याही प्रकारचा वापर करताना कोणत्याही प्रकारचा नुकसान होऊ शकतो. याचा वापर केवळ वैयक्तिक गरजांसाठीच करावा.

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