

LITON TELECOM & MAA ENTERPRISE



Project prepared by: Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BULBUL AHMMED LITON
Age	:	28-12-1982 (32 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers
Address	:	Vill: Holan P.O: Dokshinkhan P.S: Dokshinkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. SAJEDA AKTER RENU
(iii) Father's name	:	Mr. LATE. MD ABUL KHAYER
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 05 (Female), Member ID: 1155/1, Group No: 02 Member since:30-06-1997 (17 Years) First loan: 5,000 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes, Since 10 Years
(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.)	:	Beside his own business he also operate his father business by a employee.
Business Experiences and Training Info	:	Eleven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-519709
Father Contact No.	:	01713-575101
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sajeda Akter Renu is a member of Grameen Bank since 17 years. At first she took 5,000 taka loan from Grameen Bank. Sajeda Akter Renu gradually took loan from GB. Utilize loan in her husband Steel, Cement business. She also made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	LITON & TELECOM & MAA ENTERPRISE
Location	:	Holan Bazar, Dokshinkhan, Dhaka
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 43% Required Investment BDT 2,00,000 (as equity) 57%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,500 Taka
Implementation	:	<ul style="list-style-type: none">▪ Mobile Phone & SIM Card are available.▪ Provide Bkash, U-Cash, Bill Pay, Flexi-Load Service.▪ Provide also bill pay service.▪ The business is operating by entrepreneur. Existing no employee.▪ After getting equity fund one employee will be appointed.▪ The shop is rented.▪ Agreed grace period is 4 months.

Existing Business

BDT (TK)

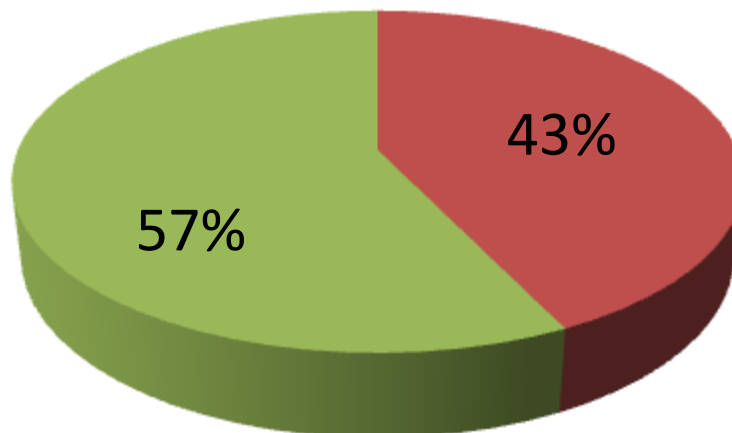
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bikash & U-Cash (60,000 /1,000) x 4	240	7,200	86,400
Bill Pay (25 x 10)	250	7,500	90,000
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880
Mobile Phone 10		10,500	126,000
SIM Card	180	5,400	64,800
Total Sales (A)	778	33,840	406,080
Less. Variable Expense			
SIM Card	165	4,950	59,400
Mobile Phone		10,000	120,000
Total variable Expense (B)	165	14,950	179,400
Contribution Margin (CM) [C=(A-B)]	613	18,890	226,680
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Guard		100	1,200
Mobile Bill		500	6,000
Entertainment		750	9,000
Salary (self)		6,000	72,000
Others		600	7,200
Total fixed Cost (D)		10,450	125,400
Net Profit (E) [C-D]		8,440	101,280

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bikash, U-Cash	60,000	60,000	1,20,000
Electricity, Water & Gas bill	70,000	70,000	1,40,000
Flexi-Load	10,000	-	10,000
Mobile Phone (20pcs.) & SIM Card	10,000	70,000	80,000
Total	1,50,000	2,00,000	3,50,000

Source of Finance

- Entrepreneur's Contribution 150,000
- Investor's Investment 200,000
- Total 350,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bikash & U-Cash (90,000 /1,000) x 4	360	10,800	129,600	136,080	142,884
Bill Pay (40 x 10)	400	12,000	144,000	151,200	158,760
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880	40,824	42,865
Mobile Phone	3,650	109,500	1,314,000	1,379,700	1,448,685
SIM Card	180	5,400	64,800	68,040	71,442
Total Sales (A)	4,698	140,940	1,691,280	1,775,844	1,864,636
Less. Variable Expense					
SIM Card	165	4,950	59,400	62,370	65,489
Mobile Phone	3,500	105,000	1,260,000	1,323,000	1,389,150
Total variable Expense (B)	3,665	109,950	1,319,400	1,385,370	1,454,639
Contribution Margin (CM) [C=(A-B)]	1,033	30,990	371,880	390,474	409,998
Less. Fixed Expense					
Rent		2,000	24,000	25,200	26,460
Electricity Bill		500	6,000	6,300	6,615
Guard		100	1,200	1,260	1,323
Mobile bill & SMS Monitoring		650	7,800	8,190	8,600
Entertainment		750	9,000	9,450	9,923
Salary (self)		8,500	102,000	107,100	112,455
Salary (staff)		4,000	48,000	50,400	52,920
Others		600	7,200	7,560	7,938
Total Fixed Cost		17,100	205,200	215,460	226,233
Net Profit (E) [C-D]		13,890	166,680	175,014	183,765
Investment Payback			80,000	80,000	80,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	166,680	175,014	183,765
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86,680	181,694
	Total Cash Inflow	366,680	261,694	365,459
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	86,680	181,694	285,459

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures



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সেবা	স্ট্যান্ডার্ড	স্পেশাল	সুপার
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৩. ৩G	১০০০	১৫০০	২০০০
৪. ৩G	১০০০	১৫০০	২০০০
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FAMILY PICTURE

