

# IBADAT TELECOM AND OIL BUSINESS



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**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>IBADAT HOSSAIN</b>
Age	:	10-02-1990 (25 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Present 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	:	<b>SAFIA BEGUM</b>
(iii) Father's name	:	<b>MUSLIM MIA</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 17 (Female), Member ID: 6177, Group No: 08 Member since: 01-02-2005 (10 Years) First loan: 10,000 taka.
Further Information:		Existing loan: 15,000 Taka Outstanding loan: 12,960 Taka
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	One years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677-066317
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

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

Safia Begum is a member of Grameen Bank since 10 years. At first she took 10,000 taka loan from Grameen Bank. Safia Begum gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>IBADAT TELECOM AND OIL BUSINESS</b>
Location	:	Holan Mosque Market, Dokshinkhan, Dhaka
Total Investment in BDT	:	BDT 1,60,000
Financing	:	Self BDT 80,000 (from existing business) 50% Required Investment BDT 80,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪ Mustard oil and Soya bin oil are selling here.</li><li>▪ Wholesaler and retailer.</li><li>▪ Provide flexi-load service.</li><li>▪ Song download here.</li><li>▪ Average 10% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ Collects oil from Tongi.</li><li>▪ The shop is rented.</li><li>▪ Agreed grace period is 4 months.</li></ul>

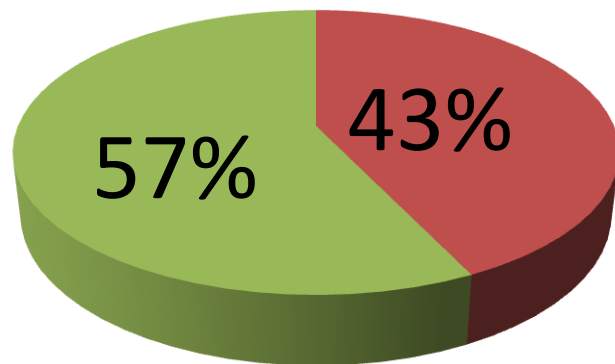
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mustard oil & Soya bin oil	2,500	75,000	900,000
Song download	100	3,000	36,000
Flexi-load (3000/1000)* 27	81	2,430	29,160
<b>Total Sales (A)</b>	<b>2,681</b>	<b>80,430</b>	<b>965,160</b>
<b>Less. Variable Expense</b>			
Mustard oil & Soya bin oil	2,250	67,500	810,000
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>431</b>	<b>12,930</b>	<b>155,160</b>
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>7,900</b>	<b>94,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,030</b>	<b>60,360</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mustard oil and Soya bin oil etc	30,000	65,000	95,000
Flexi-Load	7,000	-	7,000
SIM Card & Mobile Phone	8,000	-	8,000
Laptop	15,000	-	15,000
Mobile accessories & Stationary	-	15,000	15,000
<b>Total</b>	<b>60,000</b>	<b>80,000</b>	<b>1,40,000</b>

# Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 80,000
- Total 140,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Mustard oil & Soya bin oil	5,000	150,000	1,800,000	1,890,000	1,984,500
Song download	150	4,500	54,000	56,700	59,535
Flexiload (4000/1000)* 27	108	3,240	38,880	40,824	42,865
<b>Total Sales (A)</b>	<b>5,258</b>	<b>157,740</b>	<b>1,892,880</b>	<b>1,987,524</b>	<b>2,086,900</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, etc	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>758</b>	<b>22,740</b>	<b>272,880</b>	<b>286,524</b>	<b>300,850</b>
<b>Less. Fixed Expense</b>					
Rent		800	9,600	9,600	9,600
Electricity Bill		300	3,600	4,200	4,200
Mobile bill & SMS Monitoring		550	6,600	6,600	6,600
Transportation		800	9,600	10,000	12,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,000	36,000	36,000	36,000
<b>Non Cash Item</b>					
Depreciation		250	3,000	3,000	3,000
<b>Total Fixed Cost</b>		<b>11,700</b>	<b>140,400</b>	<b>141,400</b>	<b>143,400</b>
<b>Net Profit (E) [C-D]</b>		<b>11,040</b>	<b>132,480</b>	<b>145,124</b>	<b>157,450</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	132,480	145,124	157,450
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		103,480	219,604
	<b>Total Cash Inflow</b>	<b>215,480</b>	<b>251,604</b>	<b>380,054</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,480</b>	<b>219,604</b>	<b>348,054</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







# FAMILY PICTURE

