

# ALIF TELECOM



Project identification and prepared by: Kajem Uddin, Bashon Unit, Dhaka  
Project verified by: Md Rafiqul Islam

**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>MD ASADUL ISLAM</b>
Age	:	05-05-1989 (26 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sisters
Address	:	Vill: North Salna P.O: Salna bazar P.S: Gazipur Sadar 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	:	<b>HABIJA</b>
(iii) Father's name	:	<b>MD SOLAIMAN</b>
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 49 (Female), Member ID: 4705/2, Group No: 05 Member since: 01-03-1994 (20 Years) First loan: BDT 5,000 .
Further Information:		Existing Loan: BDT 25,000 Outstanding loan: BDT 20,600
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-469289
Mother Contact No.	:	01910-629299
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

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

Habija is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. Habija gradually took loan from GB. Utilize loan in cow rearing and land business. She made a house.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALIF TELECOM</b>
Location	:	Salna Bazar, Gazipur
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Charger, Battery, Screen paper, Caching, Cover, TV Remote, Memory card, Pen drive, Card reader etc.</li><li>▪Mobile servicing here.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Chourasta, Gazipur, Dhaka..</li><li>▪Agreed grace period is 4 months.</li></ul>

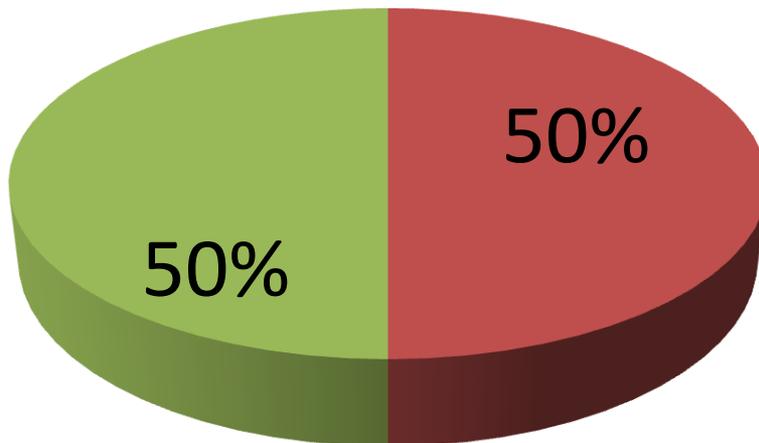
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile phone, Charger, Battery, Screen paper, Caching, Cover, TV Remote, Memory card, Pen drive, Card reader etc	2,000	60,000	720,000
Servicing	500	15,000	180,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Mobile phone, Charger, Battery, Screen paper, Caching, Cover, TV Remote, Memory card, Pen drive, Card reader etc	1,600	48,000	576,000
Servicing	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		700	8,400
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>12,300</b>	<b>147,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,700</b>	<b>104,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile phone, Charger, Battery, Screen paper, Caching, Cover, TV Remote, Memory card, Pen drive, Card reader etc	1,60,000	2,00,000	3,60,000
Furniture	10,000	-	10,000
Security	30,000	-	30,000
<b>Total</b>	<b>2,00,000</b>	<b>2,00,000</b>	<b>4,00,000</b>

# Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Mobile phone, Charger, Battery, Screen paper, Caching, Cover, TV Remote, Memory card, Pen drive, Card reader etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Servicing	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>4,600</b>	<b>138,000</b>	<b>1,656,000</b>	<b>1,738,800</b>	<b>1,825,740</b>
<b>Less. Variable Expense</b>					
Mobile phone, Charger, Battery, Screen paper, Caching, Cover, TV Remote, Memory card, Pen drive, Card reader etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Servicing	250	7,500	90,000	94,500	99,225
<b>Total variable Expense (B)</b>	<b>3,450</b>	<b>103,500</b>	<b>1,242,000</b>	<b>1,304,100</b>	<b>1,369,305</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,150</b>	<b>34,500</b>	<b>414,000</b>	<b>434,700</b>	<b>456,435</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		500	6,000	7,000	7,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,000	12,000	14,000	16,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,500	7,000
<b>Non Cash Item</b>					
Depreciation		83	1,000	1,000	1,000
<b>Total Fixed Cost</b>		<b>16,133</b>	<b>193,600</b>	<b>197,500</b>	<b>201,000</b>
<b>Net Profit (E) [C-D]</b>		<b>18,367</b>	<b>220,400</b>	<b>237,200</b>	<b>255,435</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	220,400	237,200	255,435
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		141,400	299,600
	<b>Total Cash Inflow</b>	<b>421,400</b>	<b>379,600</b>	<b>556,035</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>141,400</b>	<b>299,600</b>	<b>476,035</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 05 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















রবি আপনাকে জন্য দাতব্য অফার! ১০০০ টাকা

সকল প্রকার  
গিটার রিমোট  
পাওয়া যায়



রবি আপনাকে জন্য দাতব্য অফার! ১০০০ টাকা

banglalink™  
banglalink™  
banglalink™





# FAMILY PICTURE

