A Nobin Udyokta Project

Proposed NU Business Name: Azam Telecom & Computer



NU Identified and PP Prepared By:

Md. Nazmul Karim (Manikganj Unit)

Verified By: Md. Khalilur Rahman

Presented by-Md.Azam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	••	Md. Azam		
Age	••	25		
Marital status	••	Unmarried		
Children		N/A		
No. of siblings:		2 Brothers, 6 Sisters		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Sahera Begum Md.Shamuddin Branch: Betila Mitra Manikganj Branch, Centre # 23(M), Group No.: 10, Loanee no.: 6041 Member since: 2005 First loan: Tk. 5,000 Existing loan: Tk. 30,000 Outstanding: Tk.14,360		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others		NU N/A N/A N/A		
Education	:	S. S. C		

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

Present Occupation	:	Telecom Business
Trade License	:	527/14-15
Business Experiences And Training Info	:	8 years
Other Own/Family Sources of Income	•	Brother (Driver)
Other Own/Family Sources of Liabilities	••	NA
NU Contact Info		01934323851
NU Project Source/Reference	-	GT- Manikganj Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mothers has been a member of Grameen Bank Since 2005. At first she took a loan amount of BDT 5,000 from Grameen Bank.NU used the loan in his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

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Business Name	:	Azam Telecom & Computer	
Address/ Location	:	Out para,Keworjani Mor,Ward No: 01, Manikganj Sadar,Manikganj	
Total Investment in 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)		BDT 6,000	
Proposed Salary		BDT 7,000	
i. Proposed Business % of present gross profit margin	:	20%	
ii. Estimated % of proposed gross profit margin	:	20%	
iii. Agreed grace period	:	3 months	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Rack+Fan+Table : 8,000 Computer : 18,000 Flexi Load (GP,BL,Robi,Airtel) : 10,000 Mobile (7 pc) : 6,000 Printer (1pc) : 5,000 Scanner Machine (1pc) : 4,000 Gp Modem (1pc) : 1,400 Sim(BL=45,GP=32,Robi=31,Airtel=60): 27,600	80,000		
i. Proposed Stock Items: Bkash : 20,000 Flexi load :10,000 Electricity Bill Paid : 10,000 Photocopy Machine (2 nd Hand):40,000		80,000	
Total Capital	80,000/-	80,000/-	1,60,000/-

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)				
Particulars Particulars	Daily	Monthly	Yearly		
Sales (A)	500	15000	1,80,000		
Less: Cost of sales	400	12,000	1,44,000		
Profit (20%) [A]	100	3000	36,000		
Income From Flexi load (B)	100	3000	36,000		
Income From Song Load (C)	100	3000	36,000		
Income From Computer Compose & Print (D)	100	3000	36,000		
Profit(A+B+C+D)	400	12,000	1,44,000		
Operating cost					
Shop rent (Own Shop)		-	-		
Electricity bill		500	6,000		
Transport		100	1200		
Mobile bill		300	3600		
Internet bill		350	4200		
Present salary/Drawings- self		6,000	72,000		
Others (Chada,SMS,TL)		200	2,400		
Non Cash Item:					
Depreciation Expenses(42400*15%)		530	6,360		
Total Operating Cost (D)		7,980	95,760		
Net Profit (C-D):		4,020	48,240		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BDT)		Year 2 (BDT)		
Particulars -	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	500	15000	1,80,000	700	21000	2,52,000
Less: Cost of sales	400	12000	1,44,000	560	16,800	2,01,600
Profit (20%) [A]	100	3000	36000	140	4200	50400
Income From Flexi load (B)	50	1500	18000	100	3000	36000
Income From Song Load (C)	100	3000	36000	100	3000	36000
Income From Computer Compose & Print (D)	100	3000	36000	100	3000	36000
Income From Photocopy (E)	50	1500	36000	50	1500	18000
Income From Bkash +Electricity Bill Paid (F)	100	3000	36000	160	4800	57600
Profit[A+B+C+D+E+F+]	500	15000	1,80,000	650	19,500	2,34,000
Less Operating costs						
Shop Rent (Own)		-	-		-	-
Transport		200	2400		200	2400
Electricity bill		600	7200		600	7200
Mobile bill		300	3600		400	4800
Internet bill		350	4200		350	4200
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Others (Chada,SMS,TL)		200	2,400		300	3600
Depreciation Expenses (15)%(530+500)		1030	12,360		1030	12,360
Total Operating Cost (E)		9,680	1,16,160		9,880	1,18,560
Net Profit		5,320	63,840		9,620	1,15,440
GT payback			48,000			48,000
Retained Income:			15,840			67,440

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	63,840	1,15,440
1.3	Depreciation (Non cash item)	12,360	12,360
1.4	Opening Balance of Cash Surplus	-	13,840
	Total Cash Inflow	1,56,200	1,41,640
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan*	14,360	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,42,360	48,000
3.0	Net Cash Surplus	13,840	93,640

SWOT ANALYSIS

Strength

- > Skilled & 8 Years of Experience
- > Position of his store beside Highway.
- > Well known businessman

WEAKNESS

> Opponent in same areas

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

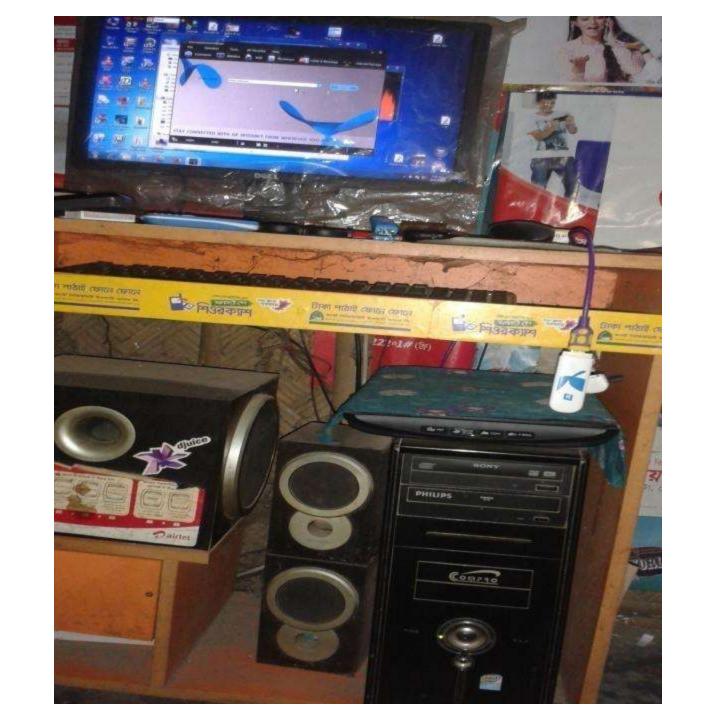
THREATS

- > Fire
- > Theft

Pictures













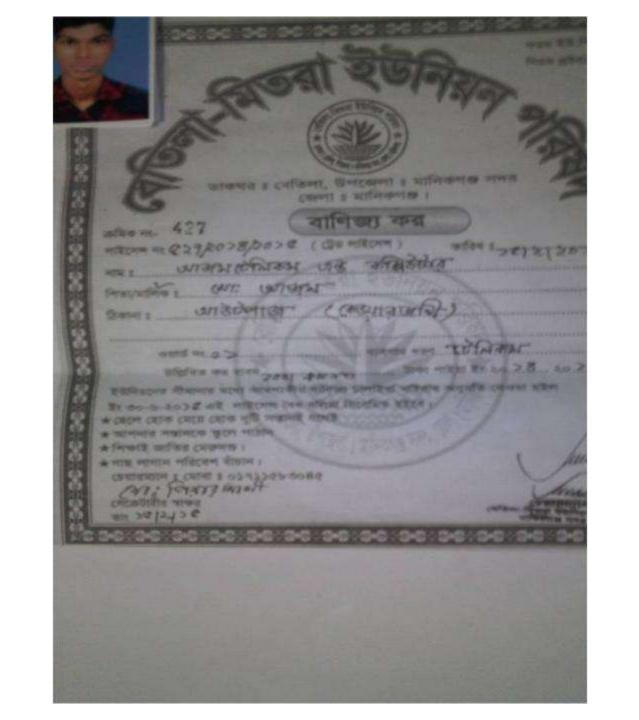


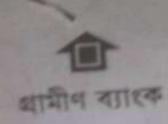












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Name: Md Azam

निया: त्या माम्बिन

WINE HOUSE CRYS

Date of Birth: 03 Jan 1990

ID NO: 19905614611000010

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Presented at 12th Internal Design Lab on July 02, 2015 at GT

Thank You