

NU Business Name : Maa Aisha Telecom & Electric



PP Identified & Prepared by
Md. Mozahidul Islam (Haziganj Unit)
Verified by- Md. Shorab Hossain

Presented By
Md. Forhad Hossen Sumon

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	: Md.Forhad Hossen Sumon
Age	: 29 years
Marital status	: Married
Children	: 01 Daughter
No. of siblings:	: 02 Brothers, 03 sisters
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Aisha Begum
(iii) Father's name	: Md. Babul Mia
(iv) GB member's info	: Branch: Uttar Meher, Sharasti Centre # 24/m, Loanee no-2018 Member since 02-02-2005 From 06/06/2013 First loan: Tk.5000 Existing loan: Nill Outstanding: Nill
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: N/A
(vii) Grameen Education Loan	: N/A
(viii) Any other loan like GCCN, GKF	: N/A
(ix) Others	: N/A
Education	: S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT

Present Occupation	:	Telecom Business
Business Experience And Training Info	: :	8 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01812385511
NU Project Source/Reference	:	GT Haziganj Unit, Chandpur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 02/02/2005 to 06/06/2013 (08 years). NU invested GB Loan in his business. He expanded his present business by using GB loan. They purchased some agricultural land & repaired their own house from the income of business. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Maa Aisha Telecom and Electric
Address/ Location	:	Duhabanga Bazar, Sharasti, Chandpur.
Total Investment in BDT	:	400000
Financing	:	Self BDT 300000 (from existing business) 71 % Required Investment BDT 100000 (as equity) 29 %
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		25%
(iii) Agreed grace period		02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business	Proposed Business	Total (BDT)
Investments in different categories:				
Present stock items:				
Advance	150000			
Furniture	45000	300000		300000
Stock	105000			
(ii) Proposed items:				
	100000		100000	100000
Total Capital		300000	100000	400000

PRESENT & PROPOSED INVESTMEN BREAKDOWN

Present Stock items	
Product name with quantity	Amount
Mobile Battery	40000
Mobile Charger	10000
Mobile cover	5000
LCD,IC,Tuch, Revon,	16000
Memory Card	4000
Sound Box	10000
Sun Glass, Watch, Head phone	10000
Others	10000
Total	105000

Present Stock items	
Product name with quantity	Amount
Mobile Battery	20000
Mobile Charger	
Mobile cover, Micro Max Striker	20000
LCD, IC, Touch, Revon,	20000
Memory Card	10000
Sun Glass, Watch, Head phone	20000
Others	10000
Total	100000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	2000	60000	720000
<i>Less: Cost of sales (B)</i>	1600	48000	576000
Gross Profit (C) [C=(A-B)]	400	12000	144000
Income from Mobile servicing (D)	300	9000	108000
Total gross profit(C+D)	700	21000	252000
<i>Less: Operating Costs</i>			
Electricity bill		350	4200
Shop Rent		3000	36000
Mobile bill		500	6000
Present salary/Drawings- self		7000	84000
Others		100	1200
Non Cash Item:			
Depreciation Expenses (45000*10%)		375	4500
<i>Total Operating Cost (D)</i>		11325	135900
Net Profit (C-D):		9675	116100

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
Sales (A)	2500	75000	900000	3000	90000	1080000	3200	96000	1152000
Less: cost of sales (B)	2000	60000	720000	2400	72000	864000	2560	76800	921600
Gross Profit (C) [C=(A-B)]	500	15000	180000	600	18000	216000	640	19200	230400
Income from mobile servicing,	300	9000	108000	400	12000	144000	450	13500	162000
Total Gross profit	800	24000	288000	1000	30000	360000	1090	32700	392400
Less: Operating Costs:									
Electricity bill		350	4200		400	4800		500	6000
Shop Rent		3000	36000		3000	36000		3000	36000
Mobile Bill (SMS & Reporting inclusive)		600	7200		650	7800		700	8400
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others		100	1200		150	1800		200	2400
Non Cash Item:									
Depreciation Expenses(45000*10%)		375	4500		375	4500		375	4500
Total Operating Cost (D)		12425	149100		12575	105900		12775	153300
(Net Profit C-D) :		11575	138900		17425	209100		19925	239100
Payback to GT			40000			40000			40000
Retained Income:		98900			169100				199100

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	138900	209100	239100
1.3	Depreciation (Non cash item)	4500	4500	4500
1.4	Opening Balance of Cash Surplus		103400	277000
	Total Cash Inflow	243400	317000	
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	103400	277000	480600

SWOT ANALYSIS

STRENGTH:

Longstanding relationship with GB.
Self-trained.
Located in busy market place.

WEAKNESS:

Lack of fund.
Credit Sale

OPPORTUNITIES:

Customers will get mobile accessories in low price.
Would create job opportunity in future.
Improve Financial condition

THREATS:

Theft.
Political unrest.



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

এখানে মোবাইল

সার্ভিসিং করা হয়





নে মোবাইল
সিং করা হয়

An advertisement for mobile phone repair services. The text is in Bengali, with 'নে মোবাইল' (Mobile Repair) and 'সিং করা হয়' (is done). Below the text, there are images of several mobile phones, some disassembled to show internal components. The background is a mix of blue and yellow colors.

আব্দুল হক

An advertisement for a mobile phone store. The text is in Bengali, with 'আব্দুল হক' (Abdul Haque) prominently displayed in large, stylized letters. Below the name, there are images of mobile phones and their accessories. The background is a mix of blue and yellow colors.



ইল
হয়

এমপি-3 এমপি-4, ব্যাটারী,
করা হয়।

আবেশা টেলিকম এন্ড ইলেকট্রিক









প্রোঃ ফরহাদ হোসেন (সু)

01812 38551
01729 34341

এখানে সকল চায়না পার্টস ও
মোবাইল সামগ্রী পাওয়া যায়।
শাহরাস্তি, চাঁদপুর





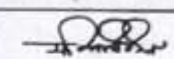
 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 নাম: মোঃ ফরহাদ হোসেন সুমন
Name: Md Farhad Hossain Sumon

পিতা: মোঃ বাবুল মিয়া
মাতা: মোঃ আয়েশা বেগম
Date of Birth: 05 Aug 1986

ID NO: 1319560720197

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বীকৃত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা/হোল্ডিং: বেপারী বাড়ী, গ্রাম/রাস্তা: খনেশ্বর, ডাকঘর: পাকফতেপুর - ৩৬২০, শাহরাস্তি, চাঁদপুর


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৩/১০/২০০৮



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25th Internal Design Lab

On December 23, 2015 at GT

For More Information
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