

Proposed NU Business Name: MA TELECOM & IT CENTER



Project identification and prepared By Md. Lokman Hakim
Godagari,Rajshahi

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Sayed Parvej
Age	:	10-12-1992(34ears)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother
Address	:	Vill: Pripur P.O Piripur:, P.S:Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms. Reshma Begum
(iii) Father's name	:	Md. Oliul Hossain
(iv) GB member's info	:	Branch :Mati kata ,Goda Gari, Centre # 15/(Female), Member ID1623/2, Group No: 05 Member since:06/01/2014(4 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 215,000, Outstanding loan:125590
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	yes
(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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732019349
Mother's Contact No.	:	01745677488
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Reshma Begum joined Grameen Bank since 4 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: MA TELECOM & IT CENTER
Location	:	Pirizpur bazar,Godagari,Rajshahi
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 8ft= 96 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Mobile Items. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is Rented ▪Collects goods from Rajshahi ▪Agreed grace period is 3 months.

Existing Business (BDT)

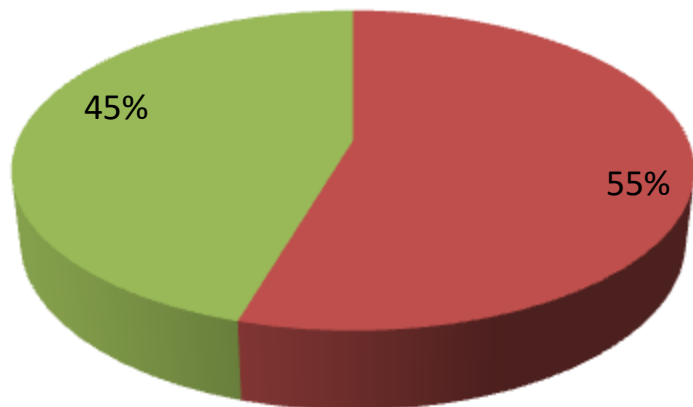
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel Item	3000	90000	1080000
Total Sales (A)	3000	60000	720000
Less. Variable Expense			
Steel Item	2400	72000	864000
Total variable Expense (B)	2400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		500	
Electric Bill		200	2400
Transportation		100	1200
Salary (self)		3000	36000
Salary (staff)			0
Guard			0
Entertainment		50	600
Generator			0
Mobile		200	2400
Total fixed Cost (D)		3500	42000
Net Profit (E) [C-D]		14500	174000

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Item	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Mobile Item	1200	36000	432000
Total variable Expense (B)	1200	12000	140000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less. Fixed Expense			
Rent		700	
Electric Bill		200	2400
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)			0
Guard		100	1200
Entertainment		300	3600
Generator			0
Mobile		200	2400
Total fixed Cost (D)		6400	76800
Net Profit (E) [C-D]		2600	31200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	40	1000	40000	50	1000	50000	90000
Battery	20	250	5000				5000
Charger	20	500	10000				1600
Mobile instrumets			5000				5000
Total			60000			50000	102000



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT) 2

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Mobile Item	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
Mobile Item	1600	48000	576000	604800	635040
Total variable Expense (B)	1600	48000	576000	604800	635040
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less. Fixed Expense					
Rent		700			
Electric Bill		400	4800	5040	5292
Transportation		2000	24000	25200	26460
Salary (self)		5000	60000	63000	66150
Salary(staff)		0	0	0	0
Guard		200	2400	2520	2646
Generator			0	0	0
Entertainment		500	6000	6300	6615
Mobile		500	6000	6300	6615
Total fixed Expenses		7900	94800	99540	104517
Net Profit (E) [C-D]		4100	49200	51660	54243
Investment Payback			20000	20000	20000

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	49200	51600	54243
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		29200	60800
	Total Cash Inflow	99200	80800	115043
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	29200	60800	95043

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

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মা টেলিকম এন্ড (IT) সেন্টার

প্রোঃ মোঃ সাঈদ পারভেজ

আমাদের সার্ভিস সমূহ :-

- ☞ অনলাইনে পাসপোর্টের ফরম পূরণ
 - ☞ ইন্ডিয়ান ভিসার ফরম পূরণ
 - ☞ [REDACTED] সার্ভিস
 - ☞ ইন্টারনেটের মাধ্যমে চাকুরির এ্যাপ্লিকেশন
 - ☞ কম্পিউটার বিক্রয়
 - ☞ মোবাইল ফোন বিক্রয়
- এছাড়া চার্জার, হেডফোন, মেমোরী কার্ড, ব্যাটারী সহ মোবাইলের যাবতীয় সামগ্রী বিক্রয় করা হয়।
- পিরিজপুর, গোদাগাড়ী, রাজশাহী। মোবাইল : ০১৭১৩-৯৩৮৮১০, ০১৭৩২-০১৯৩৪৯

মাটেলিকম এন্ড (I.T) সেন্টার

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আমাদের সার্ভিস সমূহ :-

প্রাঃ প্রাঃ স্মাইল পারভেজ

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LEVI'S
DAILY CARE







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FAMILY PICTURE

