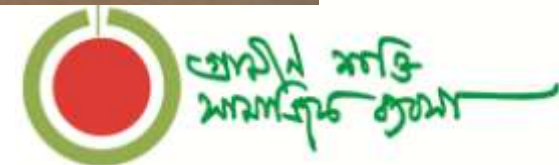


Proposed NU Business Name: **FRIENDS TELECOM**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SELIM MAHMUD
Age	:	26/12/1992 (25 Years)
Education, till to date	:	BSS
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Sisters
Address	:	Vill: Dasshu Narayanpur, P.O: Bhawal Narayanpur, P.S: Kapashia, 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	:	SELINA BEGUM
(iii) Father's name	:	MD. NAEEM UDDIN
(iv) GB member's info	:	Branch: Kapashia, Centre # 34 (Female), Member ID: 7369, Group No: 06 Member since: 25/02/2007 to 2017 (10 Years) First Loan: BDT 20,000/- , Existing Loan: BDT 50,000/- Outstanding Loan: BDT 41,100/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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.)	:	Yes
Business Experiences and Training Info	:	04 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Cement Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-899500
Family's Contact No.	:	01912-281186
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 10 years ago. At first She took BDT 20,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FRIENDS TELECOM
Location	:	Dasshu Narayanpur Bazar, Kapashia
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15 ft x 12ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Flexiload, Bikash, Mobile Card, Stationary Items etc.▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing Business

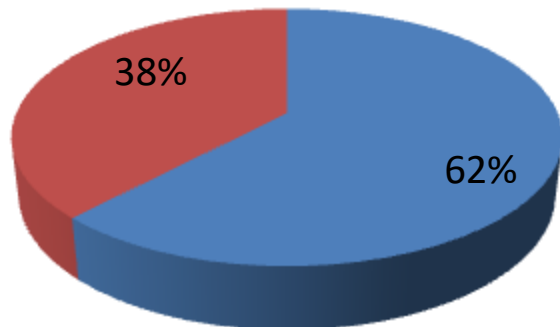
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Flexiload, Bikash	3,000	90,000	10,80,000
Mobile Card, Stationary Items	1,000	30,000	3,60,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Flexiload, Bikash	3,400	1,02,000	12,24,000
Mobile Card, Stationary Items			
Total variable Expense (B)	3,400	1,02,000	12,24,000
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000
Less. Fixed Expense			
Transportation		700	8,400
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,650	79,800
Net Profit (E) [C-D]		11,350	1,36,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Flexiload	-	-	10,000	-	-	10,000	20,000
Bikash	-	-	50,000	-	-	30,000	80,000
Mobile Card	-	-	10,000	-	-	5,000	15,000
Stationary Items	-	-	10,000	-	-	5,000	15,000
Total			80,000			50,000	1,30,000

Source of Finance



- Entrepreneur's Contribution- 80,000
- Investor's Investment- 50,000
- Total Investment- 1,30,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1 st Year	2 nd Year (+5%)	3 rd Year (+5%)
Revenue (sales)					
Flexiload, Bikash	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Mobile Card, Stationary Items	2,000	60,000	7,20,000	7,56,000	7,93,800
Total Sales (A)	6,000	1,80,000	21,60,000	22,68,000	13,81,400
Less. Variable Expense					
Flexiload, Bikash	5,100	1,53,000	18,36,000	19,27,800	20,24,190
Mobile Card, Stationary Items					
Total variable Expense (B)	5,100	1,53,000	18,36,000	19,27,800	20,24,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Transportation		800	8,400	9,500	10,500
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total fixed Cost (D)		6,800	79,800	81,800	83,000
Net Profit (E) [C-D]		20,200	2,44,200	2,58,400	2,74,210
Investment Payback			20,000	20,000	20,000

Cash Flow Projection on Business Plan (Rec. & Pay)

SL	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,44,200	2,58,400	2,74,210
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,24,200	4,62,600
	Total Cash Inflow	2,94,200	4,82,600	7,36,810
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,24,200	4,62,600	7,16,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



জাতীয় শক্তি
সামাজিক ব্যবস্থা

গ্রামীণ শক্তি সামাজিক ব্যবস্থা



প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তালিকা

নাম:

ফেরুজ হোসেন

পিতার নাম:

ফকির হোসেন, গাজীপুর
প্রকল্প প্রস্তাব গ্রহণের তারিখ

গর সংক্ষিপ্ত জীবন বৃত্তান্ত:

সেলিম মাহমুদ

২৫

জন্ম তারিখ: ২৫/১২/১৯৯২ জাতীয়

যোগ্যতা:

বিশ্বাস মর্ম

অবস্থা:

আসন্ন

সংখ্যা:

১০৫



FAMILY PICTURE

