

# Proposed NU Business Name: **AL FATEMA TELECOM & ELECTRIC**



Project identification and prepared by: MD. Shohidul Islam-1,  
Elasin Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwari



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

Name	:	<b>MD. SHARIFUL ISLAM</b>
Age	:	01-02-1993 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Pas Elasin, P.O: Elasin, P.S: Delduar, Dist: Tangail
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>SHIRIN BEGUM</b>
(iii) Father's name	:	<b>MD. NAJIM UDDIN</b>
(iv) GB member's info	:	Branch: Elasin Delduar, Centre # 32(Female), Member ID: 5061, Group No: 08 Member since: 15-09-1993 (23Years) First loan: BDT5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 31,300
(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	:	5 years experience in running business. He has 1 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-464622
Mother's Contact No.	:	01770-576707
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Tangail

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

SHIRIN BEGUM joined Grameen Bank since 23 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AL FATEMA TELECOM &amp; ELECTRIC</b>
Location	:	Elasin Bazar, Tangail
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 2,80,000/-(from existing business) 74% Required Investment BDT 1,00,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 6 ft= 60 square ft
Security of the shop	:	-
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, Headphone etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

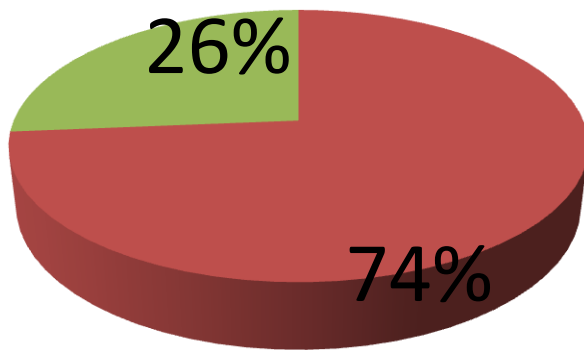
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile Phone & Accessories	4,350	130,500	1,566,000
<b>Total Sales (A)</b>	<b>4,350</b>	<b>130,500</b>	<b>1,566,000</b>
<b>Less. Variable Expense</b>			
Mobile Phone & Accessories	3,698	110,925	1,331,100
<b>Total variable Expense (B)</b>	<b>3,698</b>	<b>110,925</b>	<b>1,331,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>653</b>	<b>19,575</b>	<b>234,900</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Salary (staff)		2,000	24,000
Guard		200	2,400
Generator Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>11,700</b>	<b>30,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,875</b>	<b>204,900</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Phone (6 x 15)	9,000	20,000	29,000
Old Phone (100 x 500)	50,000	0	50,000
Charger (200 x 200)	40,000	2,000	42,000
Torch light (45 x 120)	5,400	0	5,400
Energy Bulb (100 x 200)	20,000	0	20,000
Socket, Memory Card, Caching	55,000	5,000	60,000
Mobile Cover (120 x 150)	18,000	3,000	21,000
Light, Battery, Showpiece	45,000	5,000	50,000
Headphone, Remote, Cable etc	37,600	5,000	42,600
Android Mobile (20 x 3000)	0	60,000	60,000
<b>Total</b>	<b>280,000</b>	<b>100,000</b>	<b>380,000</b>

## Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 100,000
- Total 380,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Mobile Phone & Accessories	6,100	183,000	2,196,000	2,305,800
<b>Total Sales (A)</b>	<b>6,100</b>	<b>183,000</b>	<b>2,196,000</b>	<b>2,305,800</b>
<b>Less. Variable Expense</b>				
Mobile Phone & Accessories	5,185	155,550	1,866,600	1,959,930
<b>Total variable Expense (B)</b>	<b>5,185</b>	<b>155,550</b>	<b>1,866,600</b>	<b>1,959,930</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>915</b>	<b>27,450</b>	<b>329,400</b>	<b>345,870</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		1,000	12,000	13,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		500	6,000	7,000
Salary (staff)		2,000	24,000	24,000
Guard		200	2,400	3,000
Generator Bill		500	6,000	6,000
<b>Total Fixed Cost</b>		<b>12,300</b>	<b>147,600</b>	<b>153,000</b>
<b>Net Profit (E) [C-D]</b>		<b>15,150</b>	<b>181,800</b>	<b>192,870</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	181,800	192,870
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		121,800
	<b>Total Cash Inflow</b>	<b>281,800</b>	<b>314,670</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,800</b>	<b>254,670</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

Pictures

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**আল-ফাতেমা টেলিকম এন্ড ইলেকট্রিক**

প্রোঃ মোঃ শরীফ সিকদার

এখানে মোবাইল সার্ভিসিং, ফ্লাস, যাবতীয় যন্ত্রাংশ, ইলেকট্রিক ও ইলেকট্রনিক্স এর মালামাল বিক্রয় করা হয়।

মেইন রোড, এলাসিন বাজার, দেলদুয়ার টাঙ্গাইল। মোবাঃ ০১৭৩১-৪৬৭৬













































در امتداد الترقى! التمسك



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# FAMILY PICTURE



আল-ফাতেমা টেলিকম এন্ড ইলেকট্রিক

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