

Proposed NU Business Name: **ANANNA TELECOM**



Project identification and prepared by: Md Forhad Hossain,
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOY SUTRADAR
Age	:	10-10-1981 (35 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Aloa Tarini , P.O: Berabuchnia P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	DURGA RANI SUTRO DHOR
(iii) Father's name	:	MODON CHNDRA SUTRADAR
(iv) GB member's info	:	Branch: Chilimpur, Tangail Centre # 46(Male), Member ID: 4312, Group No: 04 Member since: 26-06-1990 to 09-10-2002 (12 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 16000, Outstanding loan: Nil
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has no 1 year (Diploma) training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712720534
Mother's Contact No.	:	01747893535
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MODON CHNDRA SUTRADAR joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	ANANNA TELECOM
Location	:	Shop no:25,Shamsul Haque Market, Tangail
Total Investment in BDT	:	BDT 425,000/-
Financing	:	Self BDT 325,000/-(from existing business) 76% Required Investment BDT 100,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 6 ft= 42 square ft
Security of the shop	:	BDT 2,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mobile Accessories and servicing etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed in future▪The shop is rented.▪Collects goods from Chilimpur Tangail▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & Mobile Accessories	2000	60000	720000
Servicing	250	7500	90000
Total Sales (A)	2250	67500	810000
Less Variable Expense			
Mobile & Mobile Accessories	1600	48000	576000
Servicing	50	1500	18000
Total variable Expense (B)	1,650	49500	594000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Guard		150	1800
Mobile bill		500	6000
Total fixed cost (D)		8,650	103800
Net Profit (E)= [C-D]		9,350	112200

Investment Breakdown

Particulars	Existing	Proposed	Total
Mobile accessories	210,000	50,000	260000
Computer	30,000	0	30000
Mobile	85,000	50,000	135000
	325,000	100,000	425000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & Mobile Accessories	4500	135000	1620000	1701000
Servicing	400	12000	144000	151200
Total Sales (A)	4900	147000	1764000	1852200
Less Variable Expense				
Mobile & Mobile Accessories	3825	114750	1377000	1445850
Servicing	90	2700	32400	34020
Total variable Expense (B)	3,915	117450	1409400	1479870
Contribution Margin (CM) [C=(A-B)	985	29550	354600	372330
Less Variable Expense				
Rent		2,000	24,000	24,000
Electricity bill		700	8400	8600
Transportation		600	7200	7,400
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Generator		150	1800	1800
Mobile bill		600	7200	7400
Total fixed cost (D)		12,900	154800	155,400
Net Profit (E)= [C-D]		16650	199800	216,930
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	199,800	216,930
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,800
	Total Cash Inflow	299800	356730
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	139,800	296730

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

আনন্যা টেলিকম

শামসুল হক পৌর সুপার মার্কেট (দোকান নং: ২৫) ডিকোরিয়া রোড, ঢাকাইল। মোবাইল: ০১৬৮৬-৩১১৭১৭

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ফ্যাশন







এখানে সকল প্রকার মোবাইল ফোন
সার্ভিসিং করা হয়

মোবাইলের চার্জার, ব্যাটারী, ক্যাচিং, মেমোরী কার্ড সীম কার্ড ইত্যাদি বিক্রয় করা হয়
বিঃদ্রঃ সকল প্রকার মোবাইলে সফটওয়্যার ও লক আনলক করা হয়











এখানে সকল
স্মার্টফোন

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FAMILY PICTURE

