

Proposed NU Business Name: **BRISHTI 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	:	MD FORID KHAN
Age	:	12-12-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Shimultoli Road,Akur Thakur Para,P.O: Tangail P.S: Tangail, 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	:	FORIDA BEGUM
(iii) Father's name	:	LATE KUDDUS KHAN
(iv) GB member's info	:	Branch: Suruj Tangail Centre # 45(Female), Member ID: 3886, Group No: Member since: 02-02-2002 to 02-07-2010 (08Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, 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	:	15 years experience in running business. He has no 3 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711334193
Mother's Contact No.	:	01757273314
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FORIDA BEGUM joined Grameen Bank since 08 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	BRISHTI TELECOM
Location	:	Shamsul Haque Pouro Supar Market, Tangail
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/-(from existing business) 75% Required Investment BDT 100,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x11 ft= 121 square ft
Security of the shop	:	BDT 7,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mobile Accessories and Mobile.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka,Tangail▪Agreed grace period is 3 months.

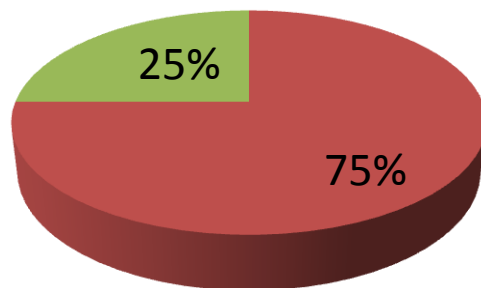
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & Mobile accesories	5200	156000	1872000
Total Sales (A)	5200	156000	1872000
Less Variable Expense			
Mobile & Mobile accesories	4420	132600	1591200
Total variable Expense (B)	4,420	132600	1591200
Contribution Margin (CM) [C=(A-B)	780	23400	280800
Less Variable Expense			
Rent		7,000	84000
Electricity bill		700	8400
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		700	8400
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		15,300	183600
Net Profit (E)= [C-D]		8,100	97200

Investment Breakdown

Particulars	Existing	Proposed	Total
Mobile	132,000	0	132000
Mobile accessories	153,000	100,000	253000
Computer	15,000	0	15000
	300,000	100,000	400000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 100,000
- Total 400,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & Mobile accesories	7100	213000	2556000	2683800
Total Sales (A)	7100	213000	2556000	2683800
Less Variable Expense				
Mobile & Mobile accesories	6035	181050	2172600	2281230
Total variable Expense (B)	6,035	181050	2172600	2281230
Contribution Margin (CM) [C=(A-B)]	1,065	31950	383400	402570
Less Variable Expense				
Rent		7,000	84000	84,000
Electricity bill		900	10800	11,200
Transportation		1,500	18,000	18,000
Salary (Self)		5000	60000	60,000
Entertainment		800	9600	9,600
Generator		100	1200	1,200
Mobile bill		400	4800	5,000
Total fixed cost (D)		15,600	187,200	187,800
Net Profit (E)= [C-D]		16350	196200	214,770
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	196,200	214,770
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		136,200
	Total Cash Inflow	296200	350970
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	136,200	290970

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



bangla link













FAMILY PICTURE

