

## Proposed NU Business Name: **FARUK TELECOM**



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. FARUK AHMED</b>
Age	:	18-08-1985 (30 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Anayetpur, P.O: BAU madrasa, 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	:	<b>NURUNNAHAR BEGUM</b>
(iii) Father's name	:	<b>MD. AFAJ UDDIN</b>
(iv) GB member's info	:	Branch: Gala, Tangail, Centre # 31(Female), Member ID: 3097/1, Group No: 10 Member since: 07-08-2006(07Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	05 years experience in running business. He has 5 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718080522
Mother's Contact No.	:	01734751658
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURUNNAHAR BEGUM** joined Grameen Bank since 7 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>FARUK TELECOM</b>
Location	:	Bella bazar, Tangail
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 120,000/-(from existing business) % Required Investment BDT 1,00,000/-(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40ft x 10ft= 400 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 &amp; mobile accessories etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li> <li>▪Collects goods from Khulna, Tangail.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

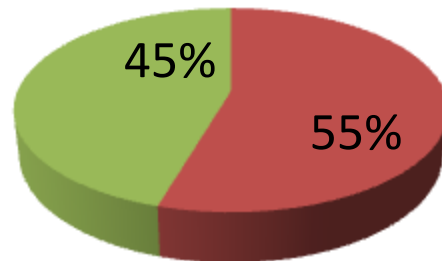
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cement road,RFL,	4200	126000	1512000
Bikash & Flexiload	120		
<b>Total Sales (A)</b>	4320	129600	1555200
<b>Less Variable Expense</b>			
Cement road,RFL,	3570	107100	1285200
<b>Total variable Expense (B)</b>	3,570	107100	1285200
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000
<b>Less Variable Expense</b>			
Electricity bill	0	1200	14400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		500	6000
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		13,200	158400
<b>Net Profit (E)= [C-D]</b>		9,300	111600

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cement	35,000	58,500	93500
Tin	22,500	0	22500
RFI	8,100	0	8100
Gas cylinder	6,000	0	6000
Bkash	6,400	0	6400
Flexiload	2,000	0	2000
Others	20,000	0	20000
Rod		41500	a41500
Fan, computer,Table	20000		20000
	120,000	100,000	220000

## Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 100,000

■ Total 220,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cement rod,RFL,	5400	162000	1944000	2041200
Bikash & Flexiload	140			
<b>Total Sales (A)</b>	5540	166200	1994400	2041200
<b>Less Variable Expense</b>				
Cement road,RFL,	4590	137700	1652400	1735020
<b>Total variable Expense (B)</b>	4,590	137700	1652400	1735020
<b>Contribution Margin (CM) [C=(A-B)]</b>	950	28500	342000	306180
<b>Less Variable Expense</b>				
Rent		3,000	36000	36,000
Electricity bill		700	8400	8600
Transportation		600	7,200	7,400
Salary (self)		5000	60000	60000
Entertainment		150	1800	7400
Guard		100	1200	1200
Mobile bill		200	2400	2600
<b>Total fixed cost (D)</b>		9,650	115,800	122,000
<b>Net Profit (E)= [C-D]</b>		18850	226200	184,180
Investment Payback			<b>60,000</b>	<b>60,000</b>



## 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	226,200	184,180
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		166,200
	<b>Total Cash Inflow</b>	326200	350380
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	166,200	290380

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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

ফারুক হোল্ডিংস এন্ড বিজনেস





bKash bKash bKash bKash



















**Sri Sri Education Family**  
2018

Below the map, there are several rows of small text and icons, likely representing a list of countries or educational institutions. The text is too small to read clearly, but it appears to be organized in a structured format.





# FAMILY PICTURE

