

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



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Dakshinkhan Unit, Dhaka  
Project verified by: MD. Rofiqul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD : TAZMIRUL HAQUE</b>
Age	:	01-06-1994 (22 Years)
Education, till to date	:	S S C
Marital status	:	Single
Children	:	Null
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Girl's School road P.O Dakshinkhan, P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother                      Father
(ii) Mother's name	:	<b>SAJEDA BEGUM</b>
(iii) Father's name	:	<b>SAJIDUL KARIM</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 17 (Female), Member ID: 6176/1, Group No: 01 Member since: 10-03-2008 (08 Years) First loan: BDT 10,000 /- Outstanding loan: 14,760/-
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.)	:	Nil
Business Experiences and Training Info	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01881-165533
Family's Contact No.	:	01878-550557
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAJEDA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA TELICOM</b>
Location	:	Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 1,00,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile head phone,charger,casing,mobile,display, Battery, etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gulistan , Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

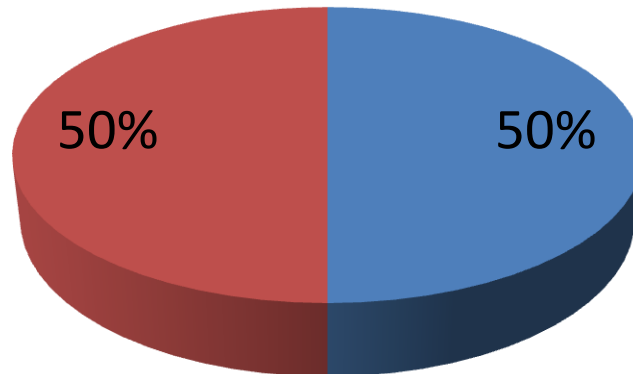
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Charger,head phone.casing,display etc	3,800	114,000	1,368,000
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>
<b>Less. Variable Expense</b>			
Charger,head phone.casing,display etc	3,040	91,200	1,094,400
<b>Total variable Expense (B)</b>	<b>3,040</b>	<b>91,200</b>	<b>1,094,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22,800</b>	<b>273,600</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		1000	12,000
Transportation		500	6,000
Mobile Bill		500	6,000
Salary (sttaf)		9,000	108,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>18,000</b>	<b>216,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,800</b>	<b>57,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Charger	20	100	2000	Charger	25	100	2,500	4,500
Head phone	70	150	10500	Head phone	100	150	15,000	25,500
Motherboard	5	3500	17500	Motherboard	10	3500	35,000	52,500
Keyboard	3	300	900	Keyboard	5	300	1,500	2,400
Casing	50	40	2000	Betery	40	200	8,000	10,000
Betery	50	200	10000	Display	100	250	25,000	35,000
Display	200	250	50000				0	50,000
Others			7100	Others			13,000	20,100
<b>Total</b>			<b>100,000</b>				<b>100,000</b>	<b>200,000</b>

## Source of Finance

■ Entrepreneur's contibution 100000 ■ Investor's Investment 100000 ■ Total 200000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Charger,head phone.casing,display etc	4,800	144,000	1,728,000	1,814,400
<b>Total Sales (A)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>
<b>Less. Variable Expense</b>				
Charger,head phone.casing,display etc	3,840	115,200	1,382,400	1,451,520
<b>Total variable Expense (B)</b>	<b>3,840</b>	<b>115,200</b>	<b>1,382,400</b>	<b>1,451,520</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>	<b>362,880</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		1050	12,600	13,230
Transportation		550	6,600	6,930
Mobile Bill		600	7,200	7,560
Salary (sttaf)		9,000	108,000	113,400
Salary (self)		5,000	60,000	60,000
<b>Non Cash Item</b>				
Depreciation		667	8,000	8,000
<b>Total Fixed Cost</b>		<b>18,867</b>	<b>226,400</b>	<b>233,120</b>
<b>Net Profit (E) [C-D]</b>		<b>9,933</b>	<b>119,200</b>	<b>129,760</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	119,200	129,760
1.3	Depreciation (Non cash item)	8,000	8,000
1.4	Opening Balance of Cash Surplus		67,200
	<b>Total Cash Inflow</b>	<b>227,200</b>	<b>204,960</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>67,200</b>	<b>144,960</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 06 Years  
Own Business : 06 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





















# FAMILY PICTURE

