

Proposed NU Business Name: **JANNAT TELECOM**



Project identification and prepared by: : Md.Nurul Islam,
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Project verified by: MD.Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEMUL
Age	:	04-05-1990 (27 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	Not applicant
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Chandora P.O: Chandora P.S: Kaliakair Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIYA BEGUM
(iii) Father's name	:	MD.MAHATAR
(iv) GB member's info	:	Branch: Kaliakair Centre # 12(Female), Member ID: 6744/1 Group No: 13 Member since: 02.01.2005 (12 Years) First loan: BDT 2000/- Outstanding loan: 30000
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	:	10 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01977180585
Family's Contact No.	:	01624818124
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakair.Unit, .Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JANNAT TELECOM
Location	:	Chandora,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 360000/-
Financing	:	Self BDT 290000 /- (from existing business) 81 % Required Investment BDT 70000 /- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5000
Size of shop	:	12 ft x 10ft= 120 square ft
Security of the shop	:	100000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile , Charger ,Battery , Torch Light, Head Phone ,Memory Card etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur.▪Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile , Charger ,Battery , Torch Light, Head Phone ,Memory Card etc.	3,800	114,000	1,368,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Mobile , Charger ,Battery , Torch Light, Head Phone ,Memory Card etc.	3,040	91,200	1,094,400
Total variable Expense (B)	3,040	91,200	1,094,400
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1500	18,000
Transportation		1,500	18,000
Mobile Bill		200	2,400
Gurd		200	2,400
Entertainment		200	2,400
Salary (sttaf)		2,500	30,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		13,100	157,200
Net Profit (E) [C-D]		9,700	116,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile	20,000	50,000	70,000
Charger	5,200	10,000	15,200
Battery	6,000	0	10,000
Torch Light	4,400	0	4,400
Head Phone	2,400	0	2,400
Memory Card	7,000	0	7,000
Computer	30,000	0	30,000
Camara,Rak,I P S , etc.	215,000	10000	225,000
Total	290,000	70,000	360,000

Source of Finance



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobile , Charger ,Battery , Torch Light, Head Phone ,Memory Card etc.	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Mobile , Charger ,Battery , Torch Light, Head Phone ,Memory Card etc.	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		2,000	24,000	26,000	28,000
Mobile Bill		300	3,600	3,600	3,600
Gurd		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary (sttaf)		2,500	30,000	30,000	30,000
Salary (self)		5000	60000	60000	60000
Total Fixed Cost		13,700	164,400	166,400	168,400
Net Profit (E) [C-D]		19,300	231,600	249,400	268,190
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	231,600	249,400	268,190
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		203,600	425,000
	Total Cash Inflow	301,600	453,000	693190
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98000	28,000	28,000
3	Net Cash Surplus	203,600	425,000	665,190

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 0 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

বাংলা
মা ডি সি
করা
হয়



Advertisement for bKash services, featuring multiple logos and the text "bKash" repeated across a grid of panels. Each panel contains the bKash logo (a red bird) and the text "bKash" followed by "সহজ ও দ্রুত সেবা" (Simple and fast service).

ক্রেতার তালিকা









বাইল মা ডি সিং করা

১১৫৫-১#

Multiple bKash logos are displayed on the front of the counter. Each logo consists of the word "bKash" in a stylized font, a red bird icon, and the Bengali text "বিকাশ" and "সহযোগিতা".

বিকাশ

বিকাশ

FAMILY PICTURE

