

Proposed NU Business Name: **NAHID TELECOM**



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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MASOM HOSEN
Age	:	10-01-1987(30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Mashok P.O: Fulbaria, P.S: Kapashia, 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	:	DILRUBA RUBI
(iii) Father's name	:	LATE NURUL ISLAM
(iv) GB member's info	:	Branch: Kapashia, Centre # 20(Female), Member ID: 1906, Group No: 07 Member since: 15/08/2001 (15 Years) First loan: BDT 10,000/-, Outstanding loan: Nil
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	:	05 years experience in running business. He has 04 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-233728
Family's Contact No.	:	01722-024190
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DILRUBA RUBI joined Grameen Bank since 15 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

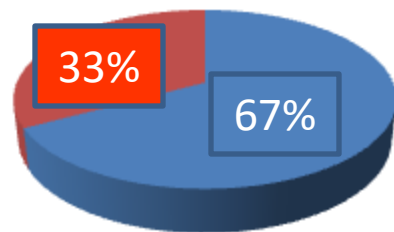
Business Name	:	NAHID TELECOM
Location	:	Chandpur Bazar, Gazipur
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 67% Required Investment BDT 70,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10 ft = 300 sq. ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bikash, Load, Mobile, Charger, Battery etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Sundarban market, Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Flexiload, Bikash, Dutch Bangla Mobile Banking, Rupali Bank Surecash	9,000	270,000	3,240,000
Mobile, Mobile Accessories & Other Electronic Items	1,000	30,000	360,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Flexiload, Bikash, DBBL Mobile Banking, Rupali Bank Surecash, Mobile, Mobile Accessories & Other Electronic Items	9,514	285,420	3,425,040
Total variable Expense (B)	9,514	285,420	3,425,040
Contribution Margin (CM) [C=(A-B)]	486	14,580	174,960
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		150	1,800
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		6,780	81,360

Investment Breakdown 90,00020,000

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bikash/DBBL Mobile Banking			30,000	-	-	8,000	38,000
Flexiload	-	-	3,000	-	-	3,000	6,000
Charger	150pc	70	10,500	-	-	-	10,500
Mobile Phone	5pc	1,200	6,000	20pc	1,200	24,000	30,000
Battery	40pc	200	8,000	20pc	200	4,000	12,000
Bluetooth Headphone	7pc	400	2,800	10pc	400	4,000	6,800
Head Phone	30pc	60	1,800	30pc	60	1,800	3,600
Cover/Cassing	80pc	35	2,800	20pc	35	700	3,500
LCD Display	-	-	10,000	-	-	20,000	30,000
Charger Pin	150pc	5	750	-	-	-	750
Mobile Accessories	-	-	13,150	-	-	3,000	16,150
MP3 Box	8pc	150	1,200	10pc	150	1,500	2,700
Security	-	-	50,000	-	-	-	50,000
Total			140,000			70,000	210,000



Source of Finance

- Entrepreneur's Contribution- 1,40,000
- Investor's Investment- 70,000
- Total Investment- 2,10,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd Year (+5%)
Revenue (sales)					
Flexiload, Bikash, DBBL Mobile Banking	12,000	360,000	4,320,000	4,536,000	4,762,800
Mobile, Mobile Accessories & Other Electronic Items	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	13,500	405,000	4,860,000	5,103,000	5,358,150
Less. Variable Expense					
Flexiload, Bikash, DBBL Mobile Banking, Mobile, Mobile Accessories & Other Electronic Items	12,820	384,600	4,615,200	4,845,960	5,088,258
Total variable Expense (B)	12,820	384,600	4,615,200	4,845,960	5,088,258
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800	257,040	269,892
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		225	2,700	2,700	2700
Transportation		800	9,600	9,750	9,750
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		150	1800	1,900	2,000
Guard		150	1,800	1,800	1,800
Mobile Bill		350	4,200	4,500	4,500
Total fixed Cost (D)		8,175	98,100	98,650	98,750
Net Profit (E) [C-D]		12,225	146,700	158,390	171,142
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	146,700	158,390	171,142
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118,700	249,090
	Total Cash Inflow	216,700	277,090	420,232
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	98,000	28,000	28,000
3	Net Cash Surplus	118,700	249,090	392,232

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



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FAMILY PICTURE

