

Proposed NU Business Name: Hamja Telecom



Project identification and prepared by Md. Yasin Alam
Sreenagar, Munshiganj

Project verified by: Md Siddqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RINNTU BHUIYAN
Age	:	25-09-1985 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Dakkhinmandra, P.O Vaggokul:, P.S:Shreenagar, Dist: Munshigonj
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sabeda Begum
(iii) Father's name	:	Rafiq Vuia
(iv) GB member's info	:	Branch: Vaggokul, Centre # 14\ (Female), Member ID: 1015/6, Group No: 11 Member since:07-03-1988(29years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 31952
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	Seven years experience in running business. She has 6 months training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718722372
Mother's Contact No.	:	01768997673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shreenagar Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sabeda Begum joined Grameen Bank since 29 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	:	:Hamja Telecom
Location	:	Vaggokul Bazar
Total Investment in BDT	:	BDT 2,12,000/-
Financing	:	Self BDT 1,52,000/-(from existing business) 72% Required Investment BDT 60,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9ft= 108 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like mobile item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Rented▪Collects goods from Sundorban Square Market▪Agreed grace period is 3 months.

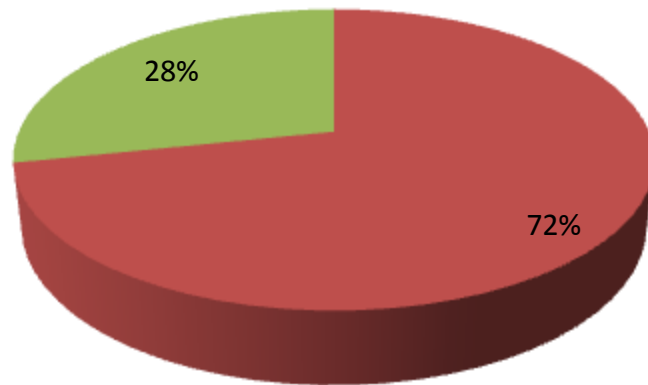
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile item	2,000	60,000	720,000
Servicing	200	6,000	72,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Mobile item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		400	4,800
Rent		3,000	36,000
Guard		100	1,200
Generator		150	1,800
Total fixed Cost (D)		9,150	109,800
Net Profit (E) [C-D]		8,850	106,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Battery	60	250	15000	50	250	12500	27500
Mobile Charger	100	100	10000	50	100	12500	22500
Memory Card	30	250	7500	50	250	5000	12500
Energy Bulb	30	200	6000				
Ear phone	200	80	16000				
Multi Plug	50	100	5000				
Sim Card	20	100	2000				
Bkash			40000			30000	70,000
Security			50000				
Total			152000			60000	132500

Source of Finance



- Entrepreneur's Contribution
152,000
- Investor's Investment 60,000
- Total 212,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile item	3,000	90,000	1,080,000	1,134,000	1,190,700
Servicing	200	6,000	72,000	75,600	79,380
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Mobile item	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		600	7,200	9,000	10,000
Rent		3,000	36,000	36,000	36,000
Guard		100	1,200	1,500	1,800
Generator		150	1,800	2,000	2,200
Total Fixed Cost		9,450	113,400	116,500	119,000
Net Profit (E) [C-D]		14,550	174,600	185,900	198,520
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	174,600	185,900	198,520
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		150,600	312,500
	Total Cash Inflow	234,600	336,500	511,020
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	150,600	312,500	487,020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7Years
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

bKash



DBBL



প্রোঃ মোঃ রিন্টু ভূঁইয়া

এজেন্ট : 01777-626225

: 01718-722372



হামজা টেলিকম

এখানে বিকাশ এবং ডাচ-বাংলা মোবাইল ব্যাংকিং করা হয়।

★ নতুন মোবাইল ও মোবাইল সামগ্রী বিক্রয়

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ককরণ

ইন্টারনেট সিক্স
i'top-up ও
মোবাইল মনি অর্ডার
করা হয়



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একটি ব্র্যান্ড ব্যাংক প্রতিষ্ঠান

বিকাশ
করুন

ইন্টারনেট রিচার্জ,
i'top-up ও
মোবাইল মানি অর্ডার
করা হয়



FAMILY PICTURE

