

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



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Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Md. jobayer Hossen</b>
Age	:	20-01-1988(29 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	1
No. of siblings:	:	2 Brothers
Address	:	Vill: Dohargata, P.O: Dohar, P.S: Dohar , Dist: Dhaka
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>Late Hosneara Begum</b>
(iii) Father's name	:	<b>Md. Ferdause</b>
(iv) GB member's info	:	Branch: Megula, Centre # 02(Female), Member ID:1345/1 , Group No: 04 Member since: 21-04-1996- 2017(22 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 130,000- Outstanding loan: BDT Nill
(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	:	07 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01716559190
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HOSNEARA BEGUM** joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	Dohar Telecom
Location	:	Dohar,Dhaka.
Total Investment in BDT	:	BDT 150000
Financing	:	Self BDT 100,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15ft= 150square ft
Security of the shop	:	BDT Nill
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing</li><li>▪Mobile,Batery</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dohar, Dhaka, .</li><li>▪Agreed grace period is 3 months.</li></ul>

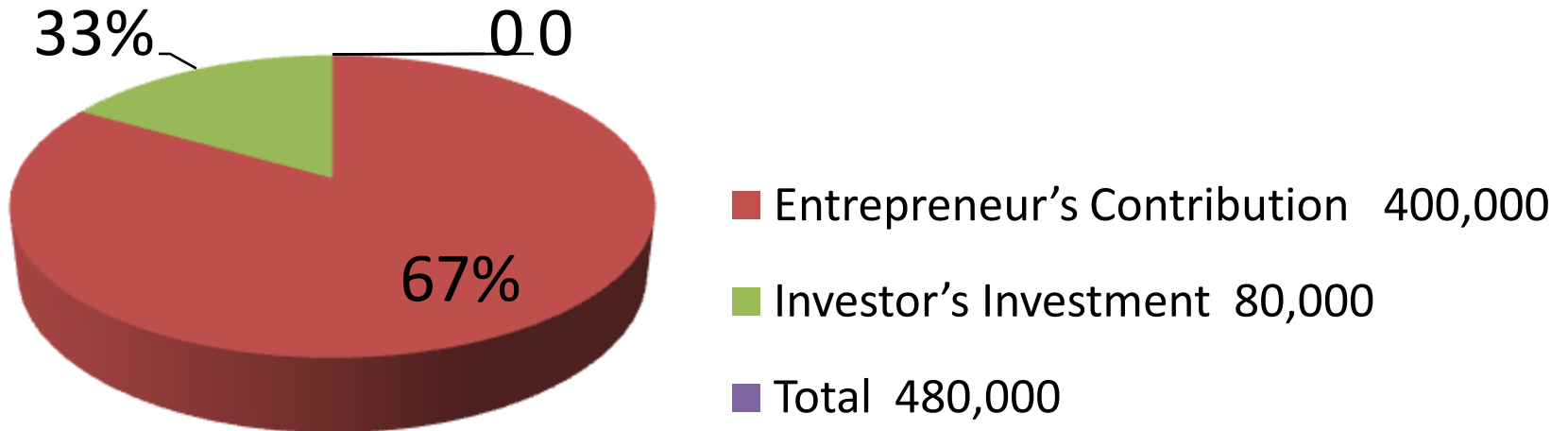
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile,Charger,Batery,Headphone Etc	2500	75000	900000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less. Variable Expense</b>			
Mobile,Charger,Batery,Headphone Etc	1875	56250	675000
<b>Total variable Expense (B)</b>	1875	56250	675000
<b>Contribution Margin (CM) [C=(A-B)]</b>	625	18750	225000
<b>Less. Fixed Expense</b>			
Rent		2000	24000
Mobile Bill		300	3600
Transportation		2000	24000
Electricity Bill		1000	12000
Salary (self)		6,000	72,000
Entertainment		300	3600
Security Guard		1,00	1,200
<b>Total fixed Cost (D)</b>		10700	128400
<b>Net Profit (E) [C-D]</b>		8050	96600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	10	10000	100000	5	10000	50,000	150,000
Others				0	0	0	
Security							
<b>Total</b>	<b>10</b>		<b>100000</b>	<b>05</b>		<b>50000</b>	<b>150000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Mobile,Charger,Batery,Headphone Etc	3000	90000	1080000	1134000	1190700
		0	0	0	0
<b>Total Sales (A)</b>	3000	90000	1080000	1134000	1190700
<b>Less. Variable Expense</b>		0	0	0	0
Mobile,Charger,Batery,Headphone Etc	2250	67500	810000	850500	893025
		0	0	0	0
<b>Total variable Expense (B)</b>	2250	67500	810000	850500	893025
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000	283500	297675
<b>Less. Fixed Expense</b>					
Rent		2000	24000	24500	24500
Mobile Bill		300	3600	3800	3800
Transportation		2000	24000	24000	24000
Electricity Bill		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3800	4000
Security Guard		100	1,200	1200	1200
<b>Total fixed Cost (D)</b>		10700	128400	129300	129500
<b>Net Profit (E) [C-D]</b>		11800	141600	154200	168175
<b>Investment Payback</b>			20000	20000	20000



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	141600	154200	168175
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	204200
	<b>Total Cash Inflow</b>	<b>191600</b>	<b>224200</b>	<b>372375</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>121600</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70000</b>	<b>204200</b>	<b>352375</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 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

দোহার টেলিকম সেন্টার  
সর্বদা যুক্ত থাকুন, সেবার সময়, সেবার জায়গায়

প্রয়োজনে পাশে  
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সবই এখানে করে নিন

দোহার টেলিকম সেন্টার  
গ্রামীণতার নতুন এক্সপ্রেস





