

JAHANGIR ALAM TELECOM & SERVICING CENTRE



BRIEF BIO OF THE PROPONENT

- Name : Md. Jahangir Alam
- Address : Pirgachha, Rangpur
- Mother : (GB borrower), Chowdhurani, Centre # 7/M
- Educational Qualification : H.S.C Pass
- Experience : 2 (Two) years experience in Telecom and Servicing business. Proponent started his business with Tk. 20,000.00 (Twenty Thousand). Now it's value is Tk. 150,000.00

SHOP BRIEFING

- Proposed project : Telecom Servicing Centre
- Shop location: Village market adjacent to my home.
- Shop Cost: Tk. 3,30,000
- Shop Finance: Self Tk. 1,30,000 (Existing Business) + Support fund Tk.2,00,000 (as equity)
- Shop Implementation:

The Telecom Business will start with different items of telecommunication related products & Mobile recharge targeting break even point within first year & pay back period is estimated three years.

SHOP OBJECTIVES

- Self employment for the proponent;
- Create employment opportunity for others (especially for Grameen Borrower's family) ;
- Provide necessary service for best communication in the community;
- Sell quality telecom related products for community.
- Contribute in improving of socio-economic condition.

PROJECT COST

Particulars	Amount (BDT)
Purchase of Telecom products	2,00,000.00
Existing purchased products	1,10,000.00
Existing Fixture and Fittings	20,000.00
Total Project Cost	<u>3,30,000.00</u>

FINANCIAL PROJECTION

Item	Year (EB)				Year 1				Year 2				Year 3			
	Monthly			Yearly	Monthly			Yearly	Monthly			Yearly	Monthly			Yearly
	Quantity	Unit Price	Total	Total	Quantity	Unit price	Total	Total	Quantity	Unit price	Total	Total	Quantity	Unit price	Total	Total
Mobile set Sales					15.00	1,200.00	18,000.00	216,000.00	18.00	1,400.00	25,200.00	302,400.00	21.60	1,400.00	30,240.00	362,880.00
Mobile Battery Sales	30.00	280.00	8,400.00	100,800.00	30.00	280.00	8,400.00	100,800.00	33.00	290.00	9,570.00	114,840.00	36.30	290.00	10,527.00	126,324.00
Mobile Charger Sales	20.00	90.00	1,800.00	21,600.00	20.00	90.00	1,800.00	21,600.00	22.00	90.00	1,980.00	23,760.00	24.20	90.00	2,178.00	26,136.00
Mobile Headphone Sales	10.00	90.00	900.00	10,800.00	10.00	90.00	900.00	10,800.00	11.00	90.00	990.00	11,880.00	12.10	90.00	1,089.00	13,068.00
Other products of Mobile			2,000.00	24,000.00			2,500.00	30,000.00			2,750.00	33,000.00			3,025.00	36,300.00
Sub Total (A)			13,100.00	157,200.00			31,600.00	379,200.00			40,490.00	485,880.00			47,059.00	564,708.00
Revenue	Daily	Monthly	Yearly		Daily	Monthly	Yearly		Daily	Monthly	Yearly		Daily	Monthly	Yearly	
Estimated Income from Flexiload		189.00	5,670.00	68,040.00		216.00	6,480.00	77,760.00		248.40	7,452.00	89,424.00		273.24	8,197.20	98,366.40
Audio & video download from Computer & Mobile servicing		120.00	3,600.00	43,200.00		120.00	3,600.00	43,200.00		156.00	4,680.00	56,160.00		202.80	6,084.00	73,008.00
Sub total (B)			9,270.00	111,240.00			10,080.00	120,960.00			12,132.00	145,584.00			14,281.20	171,374.40
Grand sub total (A + B)			22,370.00	268,440.00			41,680.00	500,160.00			52,622.00	631,464.00			61,340.20	736,082.40
Expenses		Monthly	Yearly		Monthly	Yearly		Monthly	Yearly	Monthly	Yearly		Monthly	Yearly		
Shop Rent			400.00	4,800.00		400.00	4,800.00		400.00	4,800.00		400.00	4,800.00		400.00	4,800.00
Electricity			400.00	4,800.00		400.00	4,800.00		400.00	4,800.00		400.00	4,800.00		400.00	4,800.00
Generator Bill			390.00	4,680.00		390.00	4,680.00		390.00	4,680.00		390.00	4,680.00		390.00	4,680.00
Salary (Self)			7,000.00	84,000.00		7,000.00	84,000.00		7,000.00	84,000.00		7,000.00	84,000.00		7,000.00	84,000.00
Depreciation Expenses							3,333.33					3,333.33				3,333.33
Others			600.00	7,200.00		600.00	7,200.00		600.00	7,200.00		600.00	7,200.00		600.00	7,200.00
Sub Total (A)			8,790.00	105,480.00		8,790.00	108,813.33		8,790.00	108,813.33		8,790.00	108,813.33		8,790.00	108,813.33
Less: Variable Cost:		Monthly	Yearly		Monthly	Yearly		Monthly	Yearly	Monthly	Yearly		Monthly	Yearly		
Mobile set						15,300.00	183,600.00			21,420.00	257,040.00			25,704.00	308,448.00	
Mobile Battery			7,140.00	85,680.00		7,140.00	85,680.00			7,656.00	91,872.00			8,947.95	107,375.40	
Mobile Charger			1,530.00	18,360.00		1,530.00	18,360.00			1,584.00	19,008.00			1,851.30	22,215.60	
Mobile Headphone			765.00	9,180.00		765.00	9,180.00			792.00	9,504.00			925.65	11,107.80	
Other products of Mobile			1,700.00	20,400.00		2,125.00	25,500.00			2,200.00	26,400.00			2,420.00	29,040.00	
Sub total (B)			11,135.00	133,620.00		26,860.00	322,320.00		33,652.00	403,824.00		39,848.90	478,186.80			
Grand sub total (A + B)			19,925.00	239,100.00		35,650.00	431,133.33		42,442.00	512,637.33		48,638.90	587,000.13			
Net Profit			2,445.00	29,340.00		6,030.00	69,026.67		10,180.00	118,826.67		12,701.30	149,082.27			
Cumulative Profit				29,340.00			69,026.67			187,853.33			267,908.93			

PROJECTED CASH FLOW

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
<u>Receipts</u>			
<i>Opening Balance</i>	-	29,026.67	47,853.33
Capital Infusion by Entrepreneur	-	-	-
Capital Infusion by Investor	200,000.00	-	-
Revenue from selles	500,160.00	631,464.00	736,082.40
<i>Total Receipts</i>	700,160.00	660,490.67	783,935.73
<u>Payments</u>			
Investment in Business	200,000.00	-	-
<i>Cost on products</i>	322,320.00	403,824.00	478,186.80
<i>Salary (Self)</i>	84,000.00	84,000.00	84,000.00
Shop Rent	4,800.00	4,800.00	4,800.00
Electricity	4,800.00	4,800.00	4,800.00
Generator Bill	4,680.00	4,680.00	4,680.00
Depreciation Expenses	3,333.33	3,333.33	3,333.33
Others	7,200.00	7,200.00	7,200.00
Repayment	40,000.00	100,000.00	100,000.00
<i>Total Payments</i>	671,133.33	612,637.33	687,000.13
<i>Closing Balance</i>	29,026.67	47,853.33	96,935.60

BASIC ASSUMPTION

- The Telecom servicing centre will start with BDT. 200,000.00 and it is expected that by the end of three years after repaying the investor the entrepreneur will be left with BDT **96,935.00**
- Selling in demand products and providing best quality service for the community.

RISK FACTORS

- Theft
- Local competition

RISK MANAGEMENT

- Adequate precaution to be taken
- Proper security measures will be taken
- Close market watch to compete

THANK YOU

