

NASIR TELECOM AND MOBILE SERVICING



Project identification and prepared by: Sohel Molla, jamurkee Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NASIR MIAH
Age	:	20-08-1990 (25 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Pakulla P.O: Jamurkee P.S: Mirjapur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASIYA BEGUM
(iii) Father's name	:	MD SHAJAHAN MIA
(iv) GB member's info	:	Branch: Jamurkee Mirjapur, Centre # 68 (Female), Member ID: 5505/1, Group No: 06 Member since: 01-03-2000 (15 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 31,150
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-044469
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asiya Begum is a member of Grameen Bank since 15 years. At first she took 5,000 taka loan from Grameen Bank. Asiya Begum gradually took loan from GB. Utilize loan in Agriculture. She made a tin shed house.

Proposed Nobin Udyokta Business Info

Business Name	:	NASIR TELECOM AND MOBILE SERVICING
Location	:	Pakulla DI Road, Pakulla Bazar, Mirjapur, Tangail
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts.▪Mobile phone servicing here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

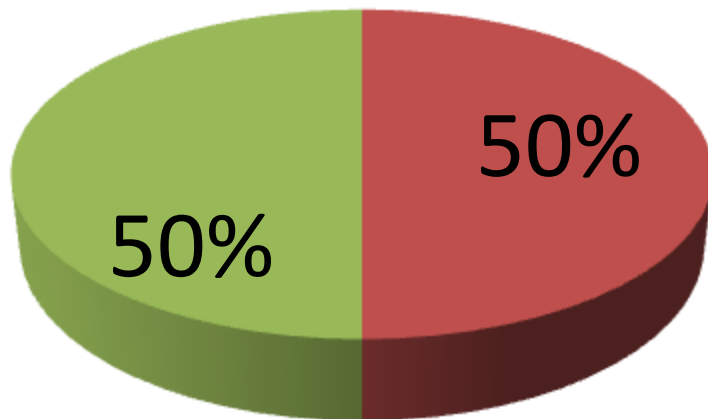
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts	1,500	45,000	540,000
Servicing	400	12,000	144,000
Total Sales (A)	1,900	57,000	684,000
Less. Variable Expense			
Mobile Phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		600	7,200
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		8,000	96,000
Entertainment		300	3,600
Total fixed Cost (D)		11,600	139,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts	90,000	1,50,000	2,40,000
Computer and Machine	20,000	-	20,000
Security	40,000	-	40,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile Phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts	3,000	90,000	1,080,000	1,134,000	1,190,700
Servicing	500	15,000	180,000	189,000	198,450
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Mobile Phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts	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)	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		600	7,200	8,200	9,200
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		9,000	108,000	108,000	108,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		500	6,000	6,500	7,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		16,883	202,600	206,600	210,600
Net Profit (E) [C-D]		16,117	193,400	209,200	225,990
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	193,400	209,200	225,990
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		137,400	290,600
	Total Cash Inflow	347,400	350,600	520,590
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	137,400	290,600	460,590

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
Local competitors;

Pictures

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FAMILY PICTURE

