

Proposed NU Business Name: **NAHID TELECOM & MOBILE SERVICING**

Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARSHAD ALI
Age	:	12-03-1988(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	5 Brothers
Address	:	Vill: Porabari ; P.O: Epsa ;P.S: Gazipur Shadar ;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	:	MST. ANOWARA BEGUM
(iii) Father's name	:	MD. SHONA MIA
(iv) GB member's info	:	Branch: Kaultia , Centre # 24 (Female), Member ID: 6305, Group No: 09 Member since: 05-02-2006 (10 Years) First loan: BDT 10,000/- Last Loan : 100,000 Outstanding loan: 85700
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01883508880
Family's Contact No.	:	01919435174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 10 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 & MOBILE SERVICING
Location	:	Porabari Bazzar, Gazipur
Total Investment in BDT	:	BDT 1,75,000/-
Financing	:	Self BDT 1,25,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Malti Flug,Charger Light,Remot,Mobile Exiscories,Energy Bulb etc. ▪Average 15% gain on sales ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent . ▪Collects goods from Joydedpur,Gazipur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

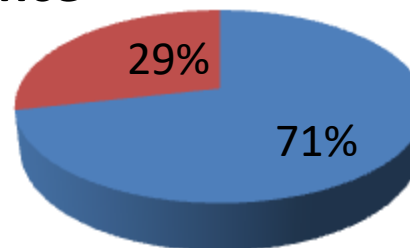
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric Item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Electric Item	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,200	86400
Net Profit (E)= [C-D]		6,300	75600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Malti Flug	48	270	12,960	50	270	13,500	26,460
Energy bulb	40	280	11,200	40	280	11,200	22,400
Betry	42	210	8,820	50	210	10,500	19,320
Mobile Charger	52	80	4,160	0	55	0	4,160
Torch Light	20	170	3,400	50	170	8,500	11,900
Remot	15	80	1,200	25	80	2,000	3,200
Mobile Cracing	350	75	26,250	0	0	0	26,250
Mobile Exissoris	1	7010	7,010	1	4,300	4,300	11,310
Scurity	1	50000	50,000	0	0	0	50,000
Others	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	569	0	125,000	216	0	50,000	175,000

Source of Finance

- Entrepreneur Contribution=125000
- Investors Investment=50000
- Total=175000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electric Item	4000	120000	1440000	1512000	1587600
		0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Electric Item	3400	102000	1224000	1285200	1349460
			0		
Total variable Expense (B)	3,400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent		1,500		0	0
Electricity bill		250	3000	3500	4000
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		7,950	77,400	78,500	79600
Net Profit (E)= [C-D]		10050	120600	148,300	158540
Investment Payback			20,000	20,000	20,000

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

SR#	<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	50,000		
1.2	Net Profit	120600	148,300	158540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,600	228900
	Total Cash Inflow	170600	248900	387440
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	100,600	228900	367440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 10 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



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ন লোড করা হয়।

84-961235, 01919-779123

বিস্মিতাচিত্র বা





হিদ্ টেলিকম

বাইল সার্ভিসিং করা হয়।

ন লোড করা হয়।

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জিসিং করা

টেলিক

রাহমানির, রাহিম



FAMILY PICTURE

