

## Proposed NU Business Name: **TASLIMA TELECOM & MOBILE**



Project identification and prepared by: Md Nasir Uddin Sheikh,  
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MAFUZER RAHMAN</b>
Age	:	16-02-1993 (24 Years)
Education, till to date	:	Degree
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Sisters
Address	:	Vill: B R Mozumder, P.O: Chagolnaiya, P.S: Chagolnaiya, Dist: Feni
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 MAZEDA AKTAR</b>
(iii) Father's name	:	<b>FAZLUL KARIM</b>
(iv) GB member's info	:	Branch: Chagolnaiya, Centre # 06 (Female), Member ID: 1245/1, Group No: 03 Member since: 01-04- 2005 to 2011 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-430000
Mother's Contact No.	:	01832-102577
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE MAZEDA AKTAR** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>TASLIMA TELECOM &amp; MOBILE</b>
Location	:	Chagolnaiya College road, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 395,000/-
Financing	:	Self BDT 345,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has a mobile shop.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

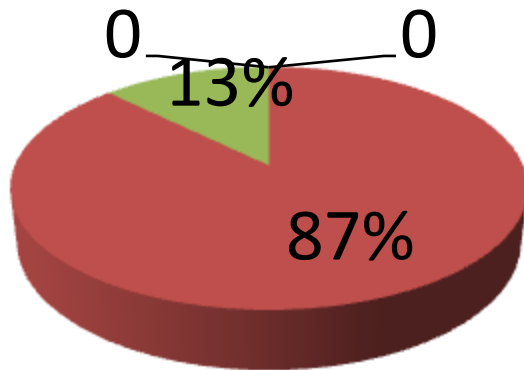
**Existing Business (BDT)**

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>		
Mobile & Accessorries	130,000	1,560,000
Bkash & load service	2,500	30,000
<b>Total Sales (A)</b>	<b>132,500</b>	<b>1,590,000</b>
<b>Less. Variable Expense</b>		
Mobile & Accessorries	110,500	1,326,000
<b>Total variable Expense (B)</b>	<b>110,500</b>	<b>1,326,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>22,000</b>	<b>264,000</b>
<b>Less. Fixed Expense</b>		
Rent	3,500	42,000
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Guard	300	3,600
Salary (staff)	3,000	36,000
<b>Total fixed Cost (D)</b>	<b>13,100</b>	<b>157,200</b>
<b>Net Profit (E) [C-D]</b>	<b>8,900</b>	<b>106,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	28	1500	42,000	30	1500	45,000	87,000
Mobile Caching	1	20000	20,000	0	0	0	20,000
Speaker	1	13000	13,000	0	0	0	13,000
Load	1	30000	30,000	0	0	0	30,000
Charger	70	150	10,500	0	0	0	10,500
Bkash	1	20000	20,000	0	0	0	20,000
Sure Cash	1	20000	20,000	0	0	0	20,000
Rocket	1	20000	20,000	0	0	0	20,000
Mobile servicing	1	19500	19,500	1	5000	5,000	24,500
Security	1	150000	150,000	0	0	0	150,000
<b>Total</b>	<b>106</b>	<b>294150</b>	<b>345,000</b>	<b>31</b>	<b>6,500</b>	<b>50,000</b>	<b>395,000</b>

## Source of Finance



- Entrepreneur's Contribution 345,000
- Investor's Investment 50,000
- Total 395,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Mobile & Accessorries	160,000	1,920,000	2,016,000	2,116,800
Bkash & load service	2,500	30,000	31,500	33,075
<b>Total Sales (A)</b>	<b>162,500</b>	<b>1,950,000</b>	<b>2,047,500</b>	<b>2,149,875</b>
<b>Less. Variable Expense</b>				
Mobile & Accessorries	136,000	1,632,000	1,713,600	1,799,280
<b>Total variable Expense (B)</b>	<b>136,000</b>	<b>1,632,000</b>	<b>1,713,600</b>	<b>1,799,280</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>26,500</b>	<b>318,000</b>	<b>333,900</b>	<b>350,595</b>
<b>Less. Fixed Expense</b>				
Rent	3,500	42,000	42,000	42,000
Electricity Bill	500	6,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	200	2,400	3,000	4,000
Guard	300	3,600	3,600	3,600
Salary (staff)	3,000	36,000	36,000	36,000
<b>Total Fixed Cost</b>	<b>13,300</b>	<b>159,600</b>	<b>168,600</b>	<b>171,600</b>
<b>Net Profit (E) [C-D]</b>	<b>13,200</b>	<b>158,400</b>	<b>165,300</b>	<b>178,995</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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	158,400	165,300	178,995
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		138,400	283,700
	<b>Total Cash Inflow</b>	<b>208,400</b>	<b>303,700</b>	<b>462,695</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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>138,400</b>	<b>283,700</b>	<b>442,695</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:01  
Experience & Skill : 7 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

