

Proposed NU Business Name: **NUR TELECOM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ELIUS
Age	:	01-02-1987 (30 Years)
Education, till to date	:	BA Pass
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	5 Brother
Address	:	Vill: Uttor Kolapara, P.O: Porshuram, P.S: Porshuram, 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	:	PEYARA BEGUM
(iii) Father's name	:	MOHAMMAD ABDUL HAI
(iv) GB member's info	:	Branch: Porshuram, Centre # 75 (Female), Member ID: 6235, Group No: 06 Member since: 12-04-2001 to 2006 (5 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT /-
(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	:	08 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.	:	01858-117799
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEYARA BEGUM joined Grameen Bank since 05 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	:	NUR TELECOM
Location	:	Upozila road, Porshuram, Feni
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 540,000/-(from existing business) 90% Required Investment BDT 60,000/-(as equity) 10%
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">▪Running a telecom shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

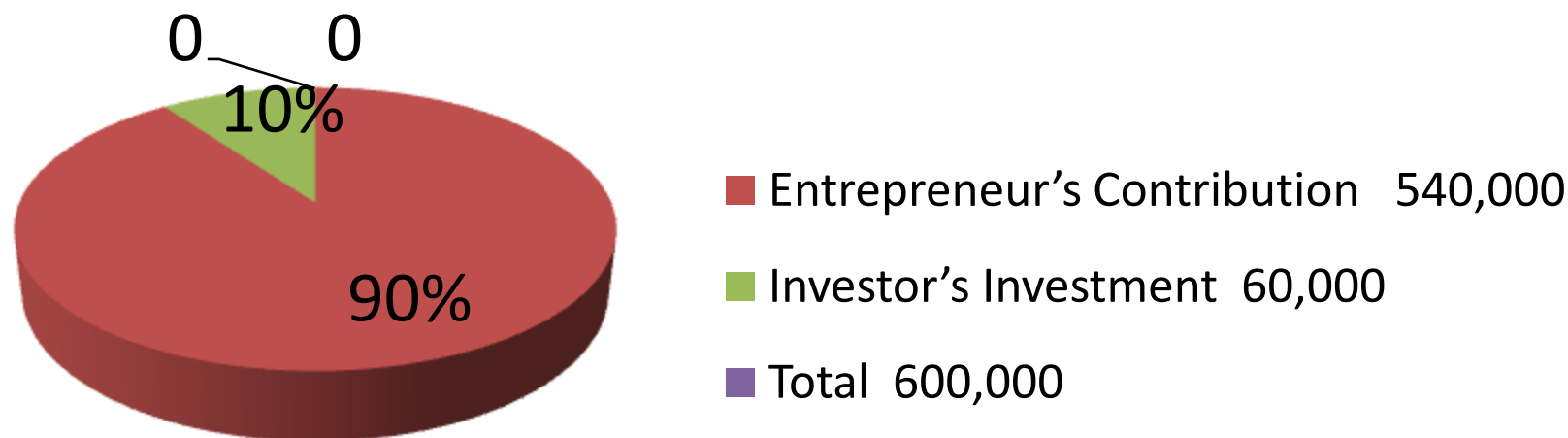
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Mobile & Computer Accessorries	100,000	1,200,000
Bkash service	2,500	30,000
Total Sales (A)	102,500	1,230,000
Less. Variable Expense		
Computer Accessorries	85,000	1,020,000
Total variable Expense (B)	85,000	1,020,000
Contribution Margin (CM) [C=(A-B)]	17,500	210,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity Bill	1,000	12,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	300	3,600
Guard	100	1,200
Total fixed Cost (D)	9,200	110,400
Net Profit (E) [C-D]	8,300	99,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bkash	1	270000	270,000	0	0	0	270,000
Mobile	45	2222	100,000	27	2222	60,000	160,000
Computer accessories	1	70000	70,000	0	0	0	70,000
Security	1	100000	100,000	0	0	0	100,000
Total	48	442222	540,000	27	2,222	60,000	600,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Mobile & Computer Accessorries	140,000	1,680,000	1,764,000	1,852,200
Bkash service	2,500	30,000	31,500	33,075
Total Sales (A)	142,500	1,710,000	1,795,500	1,885,275
Less. Variable Expense				
Mobile & Computer Accessorries	119,000	1,428,000	1,499,400	1,574,370
Total variable Expense (B)	119,000	1,428,000	1,499,400	1,574,370
Contribution Margin (CM) [C=(A-B)	23,500	282,000	296,100	310,905
Less. Fixed Expense				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	600	7,200	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	500	6,000	8,000	10,000
Entertainment	300	3,600	4,000	4,500
Guard	100	1,200	1,200	1,200
Total Fixed Cost	9,500	114,000	115,700	119,700
Net Profit (E) [C-D)	14,000	168,000	180,400	191,205
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	168,000	180,400	191,205
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		144,000	300,400
	Total Cash Inflow	228,000	324,400	491,605
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	144,000	300,400	467,605

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

NUR TELECOM  airtel 01858-117788.



নের মাধ্যমে সকল প্রকার চাকুরীর আবেদন করতে পারেন।
DHL পরিষেবা পরিচালনা করছে।

NUR TELECOM



নুর টেলিকম

fast 3G *5000#

Advertisement for 'নুর টেলিকম' (Nur Telecom) featuring a globe, a smartphone, and promotional text in Bengali. The text includes 'ফাস্ট 3G' (Fast 3G) and '*5000#'. There is also a section with a table of services and prices.

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Advertisement for Facebook, featuring the Facebook logo and text in Bengali. It includes a QR code and a list of services.

Advertisement for 'নুর টেলিকম' (Nur Telecom) featuring a man's face and text in Bengali. It includes a QR code and a list of services.

অন-লাইনের মাধ্যমে সকল প্রকার চাকুরীর আবেদন করা
সকল প্রকার সীম, লোক ও কার্ড পাওয়া যায়।
DHL কুরিয়ার সার্ভিসের মাধ্যমে বিশেষ ডকুমেন্ট পাঠানো

ফ্রিকু নস

নুর টেলিকম
5000

সর্বশেষ আপডেট
কাজের খবর

FAMILY PICTURE

