

## Proposed NU Business Name: **TAHAMID TELECOM**



Project identification and prepared by: MD. Nurul Islam  
Kaliyakair

Project verified by: Md.Siddikur Rahman



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

Name	:	<b>MD.HUMAYUN KABIR</b>
Age	:	21-06-1993 (24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brothers,1sisters
Address	:	Vill: Andharmanik P.O: Sofipur P.S: Kaliyakair 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	:	<b>ABJAN BEGUM</b>
(iii) Father's name	:	<b>AJIM BEPARI</b>
(iv) GB member's info	:	Branch :Mouchak Kaliyakair Centre 33 (Female), Member ID: 3545/1 , Group No: 05 Member since: 01-07-1998(20 years) First loan: BDT 30,000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: 15000
(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.)	:	Yes
Business Experiences and Training Info	:	10 experience in running business.10 Years in own business She has 6 years training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914678952
Family's Contact No.	:	01957129896
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliyakair Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ABJAN BEGUM** joined Grameen Bank since 20 years ago. At first she took BDT 30,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TAHAMID TELECOM</b>
Location	:	Safipur Bazar,Kaliyakair,Gazipur
Total Investment in BDT	:	BDT 4 ,38,000/-
Financing	:	Self BDT 3,58,000/- (from existing business) 87% Required Investment BDT 80,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Battery,Charger,Touch display ,Mouse,Remote,Speaker, e.t.c.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Dhaka,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

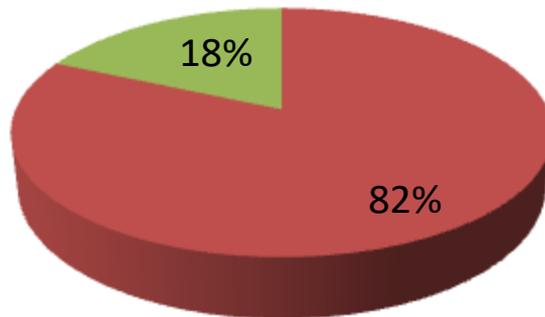
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Battery,Charger,Touch display ,Mouse,Remote,Speaker,	2900	87000	1044000
		0	0
Total Sales(A)	2900	87000	1044000
Less Variable Expense (B)			0
Battery,Charger,Touch display ,Mouse,Remote,Speaker,	2320	69600	835200
Total Variable Expense	2320	69600	835200
Contribution Margin (CM) [C=(A-B)]	580	17400	208800
Less Fixed Expense			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		500	6000
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		12400	148800
Net Profit (E)= [C-D]		5000	60000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Battery	150	230	34,500	70	230	16,100	50,600
Charger	250	85	21,250	56	85	4,760	
Touch display	100	800	80,000	52	800	41,600	
Mouse	50	175	8,750	42	175	7,350	16,100
speaker	25	350	8,750	20	350	7,000	15,750
			0			0	0
Others			4,750			3,190	7,940
			0			0	0
Security			200,000			0	200,000
			0			0	0
	128	1640	358,000	240	1640	80,000	438000

## Source of Finance



- Entrepreneur's Contribution 358,000
- Investor's Investment 80,000
- Total 438,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Battery,Charger,Touch display ,Mouse,Remote,Speaker, e.t.c	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Battery,Charger,Touch display ,Mouse,Remote,Speaker, e.t.c	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		500	6000	6000	6000
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>12400</b>	<b>148800</b>	<b>149800</b>	<b>150830</b>
<b>Net Profit (E)= [C-D]</b>		<b>5600</b>	<b>67200</b>	<b>70560</b>	<b>74088</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	52,800	55440	58212
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		20800	44240
	<b>Total Cash Inflow</b>	<b>132,800</b>	<b>76,240</b>	<b>102,452</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>20,800</b>	<b>44,240</b>	<b>70,452</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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সফটওয়্যার  
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# FAMILY PICTURE

