

Proposed NU Business Name: **JOMODDAR TELECOM & MOBIL CENTER**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	REZAUL HAQUE
Age	:	04/01/1990 (27Years)
Education, till to date	:	Class Eight
Marital status	:	UNMarried
Children	:	No
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill: Matiagoda P.O: Chadgazi, P.S: Chagal naiya, 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	:	BIBI SOLIMA AKTER
(iii) Father's name	:	TOFAZZOL HAQUE
(iv) GB member's info	:	Branch: Mohamaya, Centre # 12/(Female), Member ID:1345, Group No: 02 Member since: 05-07-2004-2010 (7 years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT ,000/-
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	:	Five Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01826-691406
Mother's Contact No.	:	01860-874616
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI HALIMA AKTER joined Grameen Bank since 7 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

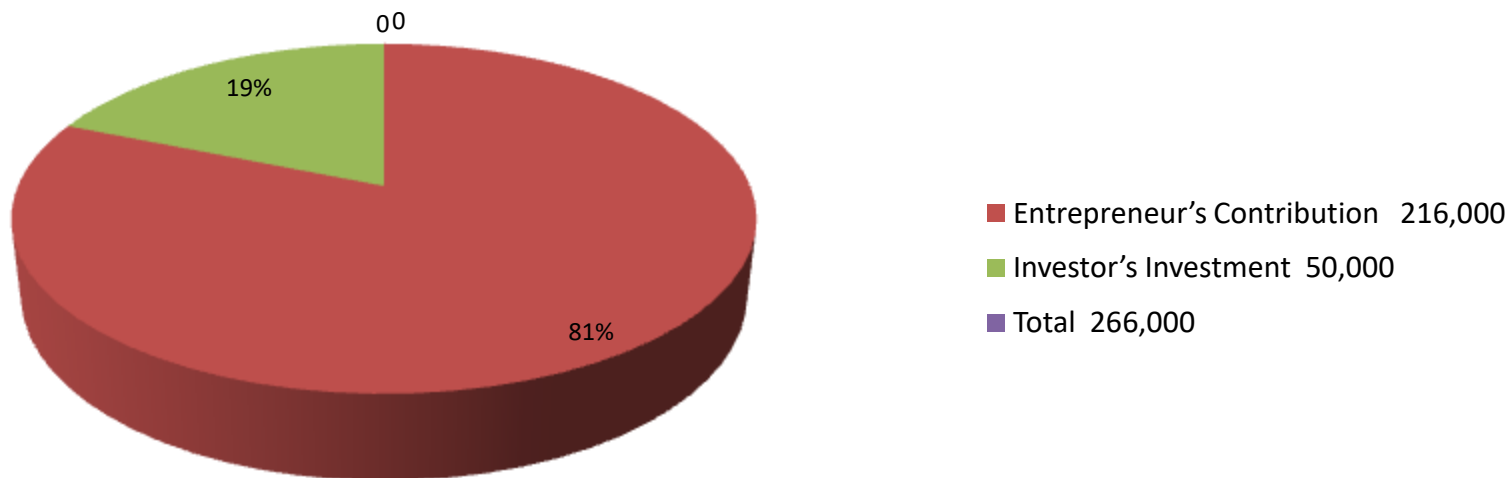
Business Name	:	JOMADDAR TELECOM & MOBIL CENTER
Location	:	Chadgazi Vitor Bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 2,66,000/-
Financing	:	Self BDT 2,16,000/- (From Existing Business) 81% Required Investment Bdt,50,000(as Equity) 19%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15Ft X 10ft. = 150 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 electronics servcing,Load,battery,charger,energy balb.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Renting Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
electronics servcing,Load,battery,charger	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
electronics servcing,Load,battery,charger	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		4000	48000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		12800	153600
Net Profit (E)= [C-D]		5200	62400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
electric parts	40,000	10,000	50,000
load	20,000	10,000	30,000
battery	30,000	10,000	40,000
cesing	10,000	15,000	25,000
charger	10,000	5,000	15,000
energy balb	6,000	0	6,000
others	20,000	0	20,000
mobil	30,000	0	30,000
security	50,000	0	50,000
Total	216,000	50,000	266,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
electronics servcing,Load,battery,charger	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
electronics servcing,Load,battery,charger	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12800	153600	154180	154769
Net Profit (E)= [C-D]		8200	98400	103320	108486
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	98,400	103320	108486
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78400	161720
	Total Cash Inflow	148,400	181,720	270,206
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	20,000	20,000
3	Net Cash Surplus	78,400	161,720	250,206

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chadgazi Vitor Bazar ,
Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





रवि
डिजिटल
इंटीरनेट बाफेल

उपकरण	मूल्य
2 थिनि (कॉल)	₹ 100
800 कॉल	₹ 100
400 कॉल	₹ 100
2 थिनि (कॉल)	₹ 100
2 थिनि (कॉल)	₹ 100
800 कॉल	₹ 100
4 थिनि	₹ 100
8 थिनि	₹ 100
3.8 थिनि	₹ 100
2 थिनि	₹ 100
2.8 थिनि	₹ 100
0.8 थिनि	₹ 100
1 थिनि	₹ 100
3.8 थिनि	₹ 100





