

Proposed NU Business Name :SINHA TELECOM



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD.MANIK MIAH |
| Age | : | 05-07 -1991(27 Years) |
| Education, till to date | : | CLASS EIGHT |
| Marital status | : | MARRIED |
| Children | : | 01 DAUGHTER |
| No. of siblings: | : | 1 Brother,0 Sister. |
| Address | : | Vill: PANAN .P.O:MAGNA , P.S: nagourpur , Dist: Tangail. |
| 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 :KAMOLA BEGUM |
| (iii) Father's name | : | Mad: JANATH ALI |
| (iv) GB member's info | : | Branch :NAGARPUR Centre #61/M(FAMEL), Member ID : 5401/1 , Group No:08 Member since:07/01/2010 First loan: BDT 6000 /- Outstanding loan: NIL |
| Further Information: | | |
| (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 | : | 07years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | business. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01791255838 |
| Family's Contact No. | : | 01761593500 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAMOLA BEGUM joined Grameen 07 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | SINHA TELECOM |
| Location | : | BOTTALA ROARD NAGARPUR TANGAIL |
| Total Investment in BDT | : | BDT/-428460 |
| Financing | : | Self BDT 368460/- (from existing business 86% Required Investment BDT 60,000/- (as equity) 14% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 ssquare ft |
| Security of the shop | : | 300000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; LOAD, MOBILE, CHARGER, COVAR GLASS PAPER, HEADPHONE, CASING, CHARGER HEAD, BATTERY, RING, BACK COVER , etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is RENT.▪Collects goods from tangail▪Agreed grace period is 3 months. |

Existing Business (BDT)

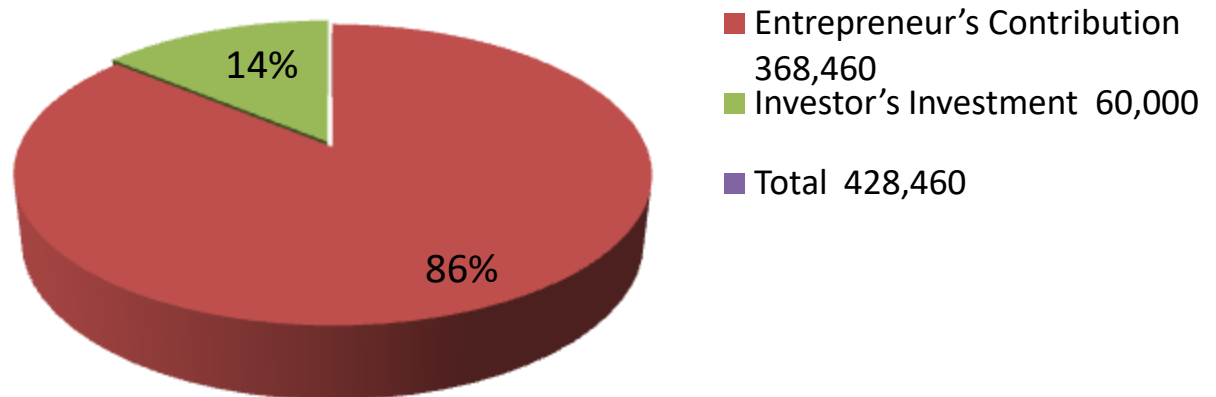
BDT (TK)

| Particular | Daily | Monthly | Yearly |
|--|----------|--------------|----------------|
| Revenue (sales) | | | |
| LOAD, MOBILE, CHARGER, COVER, GLASS PAPER, HEADPHONE, CASING, CHARGER HEAD, BATTERY, RING, BACK COVER , etc. | | 86500 | 1038000 |
| Total Sales (A) | | 86500 | 1038000 |
| Less. Variable Expense | | | |
| LOAD, MOBILE, CHARGER, COVER, GLASS PAPER, HEADPHONE, CASING, CHARGER HEAD, BATTERY, RING, BACK COVER , etc. | 0 | 69200 | 830400 |
| Total variable Expense (B) | 0 | 69200 | 830400 |
| Contribution Margin (CM) [C=(A-B)] | 0 | 17300 | 207600 |
| Less. Fixed Expense | | | |
| Rent | | 2200 | 26400 |
| Electricity Bill | | 400 | 4800 |
| Transportation | | ,500 | 6000 |
| Mobile Bill | | 300 | 3600 |
| Entertainment | | 200 | 2400 |
| Gurd | | 100 | 1200 |
| janitor | | 100 | 1200 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 8800 | 105600 |
| Net Profit (E) [C-D] | | 8500 | 102000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------|--------------|--------------|----------------|
| LOAD | 4000 | 10000 | 14000 |
| MOBILE | 34500 | 30000 | 64500 |
| CHARGER | 4000 | 10000 | 14000 |
| BACK COVER | 2400 | | 2400 |
| COVER | 6000 | | 6000 |
| AKTI | 600 | | 600 |
| BATTERY | 4400 | 10000 | 14400 |
| GLASS PAPER | 4000 | | 4000 |
| HEAD PHONE | 3960 | | 3960 |
| CASING | 4200 | | 4200 |
| CHARGER HEAD | 400 | | 400 |
| Total | 68460 | 60000 | 128460 |

Source of Finance



Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year(+5%) | 3 rd YEAR(5%) |
|--|--------------|----------------|----------------|--------------------------|
| Revenue (sales) | | | | |
| LOAD, MOBILE, CHARGER, COVER, GLASS PAPER, HEADPHONE, CASING, CHARGER HEAD, BATTERY, RING, BACK COVER , etc. | 86500 | 1038000 | 1089900 | 1144395 |
| Total Sales (A) | 86500 | 1038000 | 1089900 | 1144395 |
| Less. Variable Expense | | | | |
| LOAD, MOBILE, CHARGER, COVER, GLASS PAPER, HEADPHONE, CASING, CHARGER HEAD, BATTERY, RING, BACK COVER , etc. | 69200 | 830400 | 871920 | 915516 |
| Total variable Expense (B) | 17300 | 830400 | 871920 | 915516 |
| Contribution Margin (CM) [C=(A-B) | | 207600 | 217980 | 228879 |
| Less. Fixed Expense | | | | |
| Rent | 2200 | 26400 | 26400 | 26400 |
| Electricity Bill | 400 | 4800 | 4800 | 4800 |
| Guard | 100 | 1200 | 1200 | 1200 |
| Mobile Bill | 300 | 3600 | 3600 | 3600 |
| generator | 100 | 1200 | 1200 | 1200 |
| Entertainment | 200, | 2400 | 2400 | 2400 |
| transportation | 500 | 6000 | 6000 | 6000 |
| Salary (self) | 5000 | 60,000 | 60,000 | 60000 |
| Total Fixed Cost | 8800 | 105600 | 105600 | 105600 |
| Net Profit (E) [C-D) | 8500 | 102000 | 112380 | 123279 |
| Investment Payback | | 24000 | 24000 | 24000 |

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

| Cash flow projection on business plan (rec. & Pay) | | | | |
|---|---|---------------------|---------------------|----------------------|
| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | 3RDYEAR (BDT) |
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 102000 | 112380 | 123279 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | |
| 1.4 | Opening Balance of Cash Surplus | | 78000 | 177380 |
| | Total Cash Inflow | 162000 | 201380 | 300659 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24000 | 24000 | 24000 |
| | Total Cash Outflow | 84000 | 24000 | 24000 |
| 3 | Net Cash Surplus | 78000 | 177380 | 276659 |

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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

Pictures

প্রস্তাবিত নবী

প্রকল্পের নাম: খিনই টেলিকর্ম

ইউনিটের নাম: নাগের পুর্ন

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: স্মিতিক গিয়া

বয়স: ২৭ বছর

জন্ম তারিখ: ০৫/০৫

শিক্ষাগত যোগ্যতা: স্নাতক

বৈবাহিক অবস্থা: বিবাহিত

কলে মায়ের সংখ্যা: ০২

ফ্রিলোড
ইন্টারনেট
প্যাকেজ বিক্রয়



DEI FROM MORE PHONE

An advertisement for a mobile phone. It features a man in a white t-shirt running against a blue background. The text "DEI FROM MORE PHONE" is visible. There are also logos for "WE" and "MORE THAN A PHONE" on the right side of the ad.











