

Proposed NU Business Name: **TAMIM TELECOM**



Project identification and prepared by: Md. Aman ulla
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOHEL MAHMUD
Age	:	01-12-1989(29 Years)
Education, till to date	:	H,S.C
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	N/A
Address	:	Vill: Purbo Chandropur, P.O: Boyragirhat P.S: Danbhoyian, 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	:	HAJARA KHATUN
(iii) Father's name	:	LATE SOFI ULLAH
(iv) GB member's info	:	Branch: Kadra, Sandbag Centre # 05(Female), Member ID: 1323, Group No: 02 Member since: 2002 to 2008 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: Nill
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	11 years experience in running business. 07 years is won business. He has 04 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01616721212
Family's Contact No.	:	01816721212
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

HAJARA KHATUN 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

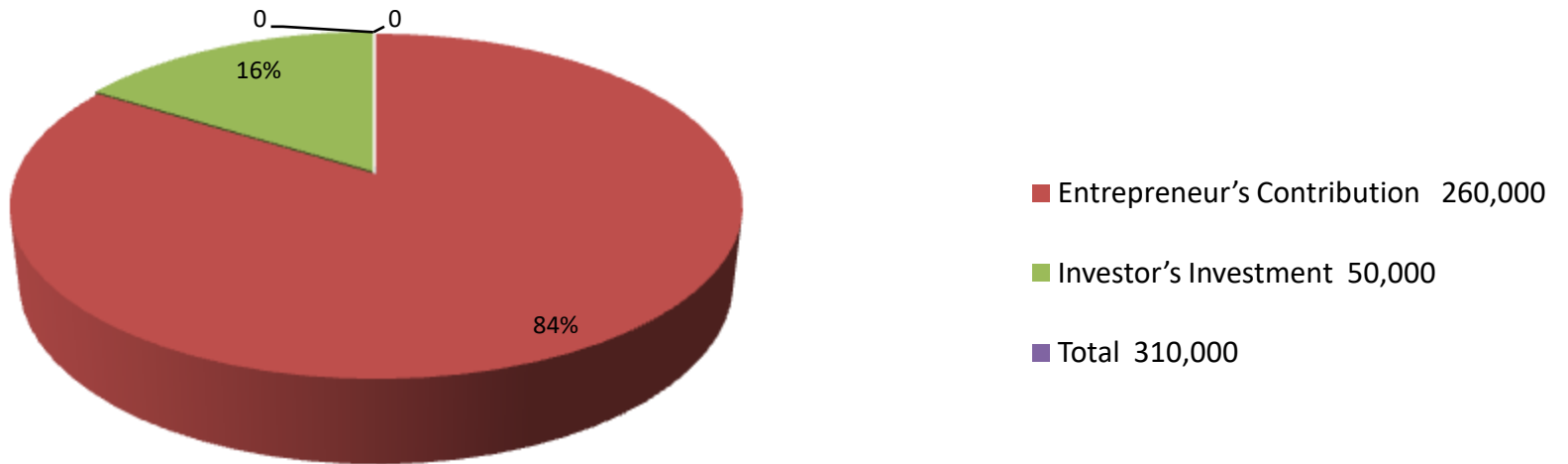
Proposed Nobin Udyokta Business Info

Business Name	:	TAMIM TELECOM
Location	:	Janata Bank road,Boyragirhat,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 260,000/-(from existing business) 84% Required Investment BDT 50000/-(as equity)16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft*10ft=200sqreft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Parts etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Parts	3,500	105000	1260000
Total sales (A)	3500	105000	1260000
Less Variable Exp.			
Mobile Parts	2800	84000	1008000
Total Variable exp. (B)	2800	0	1008000
Contribution Margin CM [C= (A-B)]	700	21000	252000
less fixed exp.			
Rent		2000	24000
Electricity bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		0	0
Generator		100	1200
Mobile bill		500	6000
total fixed cost (D)		10900	130800
Nit profit		10100	121200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Items	0	0	100000	0	0	25000	125000
Bag	50	800	40000	0	0	25000	65000
Load, Card	0	0	50000	0	0	0	50000
Bikesh	0	0	50000	0	0	0	50000
Security	0	0	20000	0	0	0	20000
Total	0	0	260000	0	0	50000	310000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile Parts	4700	141000	1692000	1776600	1865430
Total Sales (A)	4700	141000	1692000	1776600	1865430
less variable Expenses					
Mobile Parts	3760	112800	1353600	1421280	1492344
Total variable Expenses (B)	3760	112800	1353600	1421280	1492344
Contribution Margin (CM)= (A-B)	940	28200	338400	355320	373086
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		1500	18000	18200	18400
Transportation		2200	26400	26600	26800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		100	1200	1200	1200
Mobile bill		700	8400	8600	8800
Total Fixed Cost		16800	201600	211680	222264
Net Profit (E) (C-D)		11400	136800	143640	150822
Investment Payback			20000	20000	20000

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

SR#	<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	136800	143640	150822
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116,800	240,440
	Total Cash Inflow	186,800	260,440	391,262
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	20000	20000
3	Net Cash Surplus	116,800	240,440	371,262

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :11 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













FAMILY PICTURE

