NASIR TELECOM AND MOBILE SERVICING



Project identification and prepared by: Sohel Molla, jamurkee Unit, Dhaka Project verified by: Md Mizanur Rahman Patwary **Grameen Shakti Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD NASIR MIAH			
Age	:	20-08-1990 (25 Years)			
Education, till to date	:	Class Ten			
Marital status	-	Single			
Children	:	N/A			
No. of siblings:	:	1 Brother and 1 Sister			
Address	:	Vill: Pakulla P.O: Jamurkee P.S: Mirjapur Dist: Tangail			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father ASIYA BEGUM ASIYA BEGUM MD SHAJAHAN MIA Branch: Jamurkee Mirjapur, Centre # 68 (Female), Member ID: 5505/1, Group No: 06 Member since: 01-03-2000 <i>(15 Years)</i> First Ioan: 5,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing loan: BDT 50,000 Outstanding loan: BDT 31,150 Father No No 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	:	Five years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01737-044469
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

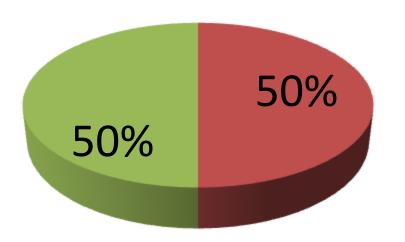
Asiya Begum is a member of Grameen Bank since 15 years. At first she took 5,000 taka loan from Grameen Bank. Asiya Begum gradually took loan from GB. Utilize loan in Agriculture. She made a tin shed house.

Proposed Nobin Udyokta Business Info					
Business Name	:	NASIR TELECOM AND MOBILE SERVICING			
Location	:	Pakulla DI Road, Pakulla Bazar, Mirjapur, Tangail			
Total Investment in BDT	:	BDT 3,00,000			
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%			
Present salary/drawings from business (estimates)	:	8,000 Taka			
Proposed Salary	:	9,000 Taka			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts. Mobile phone servicing here. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. Collects goods from Dhaka. The shop is rented. Agreed grace period is 4 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Mobile Phone, Mobile charger, Battery,					
Screen Paper, Screen paper,					
Headphone and various parts	1,500	45,000	540,000		
Servicing	400	12,000	144,000		
Total Sales (A)	1,900	57,000	684,000		
Less. Variable Expense					
Mobile Phone, Mobile charger, Battery,					
Screen Paper, Screen paper,					
Headphone and various parts	1,200	36,000	432,000		
Total variable Expense (B)	1,200	36,000	432,000		
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000		
Less. Fixed Expense					
Rent		1,200	14,400		
Electricity Bill		600	7,200		
Mobile Bill		500	6,000		
Transportation		1,000	12,000		
Salary (self)		8,000	96,000		
Entertainment		300	3,600		
Total fixed Cost (D)		11,600	139,200		
Net Profit (E) [C-D)		9,400	112,800		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Mobile Phone, Mobile charger, Battery, Screen Paper, Screen paper, Headphone and various parts	90,000	1,50,000	2,40,000			
Computer and Machine	20,000	-	20,000			
Security	40,000	-	40,000			
Total	1,50,000	1,50,000	3,00,000			

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd year	
Revenue (sales)						
Mobile Phone, Mobile charger, Battery,						
Screen Paper, Screen paper, Headphone						
and various parts	3,000	90,000	1,080,000	1,134,000	1,190,700	
Servicing	500	15,000	180,000	189,000	198,450	
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150	
Less. Variable Expense						
Mobile Phone, Mobile charger, Battery,						
Screen Paper, Screen paper, Headphone						
and various parts	2,400	72,000	864,000	907,200	952,560	
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560	
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590	
Less. Fixed Expense						
Rent		1,200	14,400	14,400	14,400	
Electricity Bill		600	7,200	8,200	9,200	
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000	
Transportation		1,500	18,000	20,000	22,000	
Salary (self)		9,000	108,000	108,000	108,000	
Salary (staff)		3,000	36,000	36,000	36,000	
Entertainment		500	6,000	6,500	7,000	
Non Cash Item						
Depreciation		333	4,000	4,000	4,000	
Total Fixed Cost		16,883	202,600	206,600	210,600	
Net Profit (E) [C-D)		16,117	193,400	209,200	225,990	
Investment Payback			60,000	60,000	60,000	

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

<i>SI</i> #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	193,400	209,200	225,990
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		137,400	290,600
	Total Cash Inflow	347,400	350,600	520,590
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	137,400	290,600	460,590



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 05 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;

THREATS

Theft Fire Political unrest Local competitors; Pictures

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