

Proposed NU Business Name: **JOBAYETH TELECOM**



Project identification and prepared by: Nurul Islam,
Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASHIQUR RAHMAN
Age	:	23-08-1995 (20 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brother and 2 Sisters
Address	:	Vill: Chamurkhan P.O: Kachkura, P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHERA BEGUM
(iii) Father's name	:	MD. ROMIJ UDDIN
(iv) GB member's info	:	Branch: Uttarkhan , Centre # 49(Female), Member ID: 4913/1 Group No: 09 Member since: 08-03-1995 (20 Years) First loan:1,500 taka.
Further Information:		Existing loan: BDT 1,00,000 Outstanding loan: BDT 6,390
(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	:	Four years experience in running business. He has six month hand training from a telecom shop.
Other Own/Family Sources of Income	:	Mother's income (Cow rearing and House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835-847656
Mother Contact No.	:	01942-522164
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sahera Begum is a member of Grameen Bank since 20 years. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing and Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	JOBAYETH TELECOM
Location	:	Chamurkhan, Uttarkhan Dhaka
Total Investment in BDT	:	BDT 2,00,000
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone Charger, Battery, Memory card, Headphone, Screen paper, Caching, Mouse, Display, Speaker etc.▪Mobile phone are servicing here.▪Provide Bikash and song download service.▪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 Bongobondhu Aveneue.▪The shop is rented.▪Agreed grace period is 4 months.

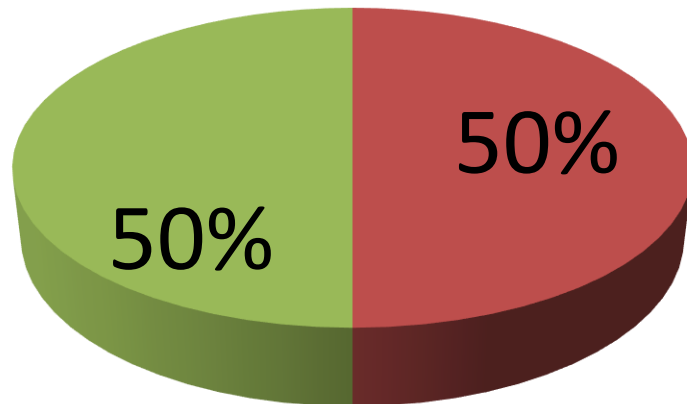
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile phone Charger, Battery, Memory card, Headphone, Screen paper, Caching, Mouse, Display, Speaker etc	1,000	30,000	360,000
Song down load	50	1,500	18,000
Servicing	250	7,500	90,000
Bikash	60	1,800	21,600
Total Sales (A)	1,360	40,800	489,600
Less. Variable Expense			
Mobile phone Charger, Battery, Memory card, Headphone, Screen paper, Caching, Mouse, Display, Speaker etc	800	24,000	288,000
Servicing	50	1,500	18,000
Total variable Expense (B)	850	25,500	306,000
Contribution Margin (CM) [C=(A-B)]	510	15,300	183,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		8,700	104,400
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile phone Charger, Battery, Memory card, Headphone,	20,000	40,000	60,000
Screen paper, Caching, Mouse, Display, Speaker & Accessories etc	15,000	40,000	55,000
Computer	10,000	-	10,000
Bikash	20,000	20,000	40,000
Security	35,000	-	35,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile phone Charger, Battery, Memory card, Headphone, Screen paper, Caching, Mouse, Display, Speaker etc	1,800	54,000	648,000	680,400
Song down load	50	1,500	18,000	18,900
Servicing	400	12,000	144,000	151,200
Bikash	120	3,600	43,200	45,360
Total Sales (A)	2,370	71,100	853,200	895,860
Less. Variable Expense				
Mobile phone Charger, Battery, Memory card, Headphone, Screen paper, Caching, Mouse, Display, Speaker etc	1,440	43,200	518,400	544,320
Servicing	70	2,100	25,200	26,460
Total variable Expense (B)	1,510	45,300	543,600	570,780
Contribution Margin (CM) [C=(A-B)]	860	25,800	309,600	325,080
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		550	6,600	7,500
Mobile bill & SMS Monitoring		750	9,000	9,500
Transportation		800	9,600	11,600
Salary (self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		167	2,000	2,000
Total Fixed Cost		13,467	161,600	165,600
Net Profit (E) [C-D]		12,333	148,000	159,480
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	148,000	159,480
1.3	Depreciation (Non cash item)	2,000	2,000
1.4	Opening Balance of Cash Surplus		90,000
	Total Cash Inflow	250,000	251,480
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	90,000	191,480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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







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মতিউল্লাহ মুন্সারমার্কেট, চামুৰখান, উত্তৰখান, ঢাকা।

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FAMILY PICTURE

