

## Proposed NU Business Name: **CHOA TELECOM**



Project identification and prepared by: Md. Ohiduzzaman Rinku,  
Bason Unit, Gazipur

Project verified by: Md Rofiqul Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. RASHED PARVEZ RAJ</b>
Age	:	01-11-1991 (24 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Kodda Khoarpar, P.O: Kodda Bazar, P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>NAZMA AKTER</b>
(iii) Father's name	:	<b>MD. HABIBUR RAHMAN</b>
(iv) GB member's info	:	Branch: Bason Gazipur Centre # 37(Female), Member ID: 3754, Group No: 05 Member since: 27-11-1991 (24Years) First loan:3,000 taka.
Further Information:	:	Existing loan: BDT 2,00,000 Outstanding loan: BDT 1,78,400
(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	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-554463
Mother Contact No.	:	01911-847913
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Nazma Akter is a member of Grameen Bank since 24 years. At first she took 3,000 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	:	<b>CHOA TELECOM</b>
Location	:	Konabari, Gazipur
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Battery, Headphone, Charger, Caching, Memory card, Display, Speaker etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Chourasta, Konabari, Dhaka.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

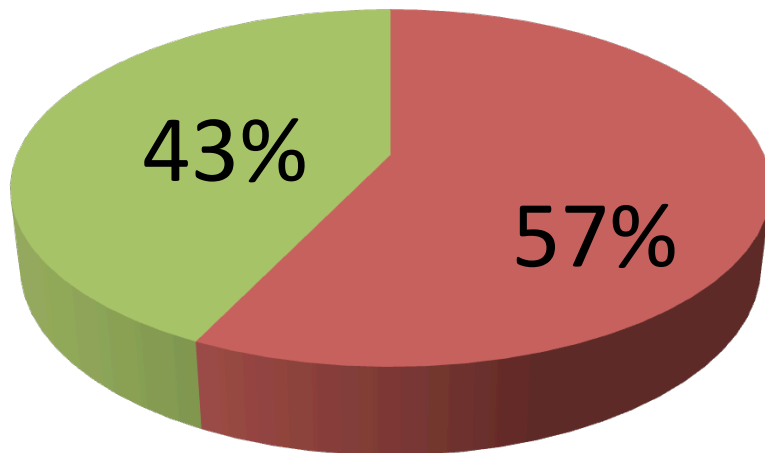
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile phone, Battery, Headphone, Charger, Caching, Memory card, Display, Speaker etc	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Mobile phone, Battery, Headphone, Charger, Caching, Memory card, Display, Speaker etc	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,350	28,200
Electricity Bill		1,000	12,000
Generator Bill		200	2,400
Mobile Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		300	3,600
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>13,350</b>	<b>160,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,650</b>	<b>91,800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile phone	1,00,000	1,00,000	2,00,000
Battery, Headphone, Charger	20,000	25,000	45,000
Caching, Memory card, Display, Speaker etc	20,000	25,000	45,000
Security	60,000	-	60,000
<b>Total</b>	<b>2,00,000</b>	<b>1,50,000</b>	<b>3,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Mobile phone, Battery, Headphone, Charger, Caching, Memory card, Display, Speaker etc	5,500	165,000	1,980,000	2,079,000	2,182,950
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Less. Variable Expense</b>					
Mobile phone, Battery, Headphone, Charger, Caching, Memory card, Display, Speaker etc	4,400	132,000	1,584,000	1,663,200	1,746,360
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>	<b>1,746,360</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>					
Rent		2,350	28,200	28,200	28,200
Electricity Bill		1,000	12,000	13,000	14,000
Generator Bill		200	2,400	3,000	3,500
Mobile bill & SMS Monitoring		650	7,800	8,300	8,800
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	1,800
<b>Total Fixed Cost</b>		<b>17,100</b>	<b>205,200</b>	<b>208,500</b>	<b>213,000</b>
<b>Net Profit (E) [C-D]</b>		<b>15,900</b>	<b>190,800</b>	<b>207,300</b>	<b>223,590</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



## *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	190,800	207,300	223,590
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		130,800	278,100
	<b>Total Cash Inflow</b>	<b>340,800</b>	<b>338,100</b>	<b>501,690</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>130,800</b>	<b>278,100</b>	<b>441,690</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
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;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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সার্ভিসিং করা হয়



বাইল সার্ভিসিং

বাইল সার্ভিসিং করা হয়

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# জিয়া টেলিকম



এখানে  
নতুন  
স্মার্টফোন

মোবাইল হসপিটাল

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ও  
সার্ভিসিং  
গান



সপিটাল

সিংকরা হয়





# FAMILY PICTURE

