

JOTSNA TELECOM



Project identification and prepared by: Atiqur Rahman, Elenga Unit, Tangail
Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBRATA KUMAR GHOSH
Age	:	03-04-1986 (29 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers
Present Address		Vill: Mohish Jora P.O: Natia para P.S: Kalihati 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	:	JOTSNA RANEE GHOSH
(iii) Father's name	:	BISHNU GHOSH
(iv) GB member's info	:	Branch: Sohdebpur Kalihati, Centre # 99 (Female), Member ID: 1801, Group No: 09 Member since: 01-01-1990 (25 Years) First loan: 2,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Entrepreneur : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	07178-900934
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jotsna Ranee Ghosh is a member of Grameen Bank since 25 years. At first she took 2,000 taka loan from Grameen Bank. Jotsna Ranee Ghosh gradually took loan from GB. Utilize loan in mat manufacturing business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOTSNA TELECOM
Location	:	Elenga bus stand Kalihati, Tangail
Total Investment in BDT	:	4,50,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
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, Caching, Cover, Pen drive, Card reader, Headphone etc.▪Average 6% gain on wholesale.▪Average 15% gain on retail.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects wood from Dhaka.▪Agreed grace period is 4 months.

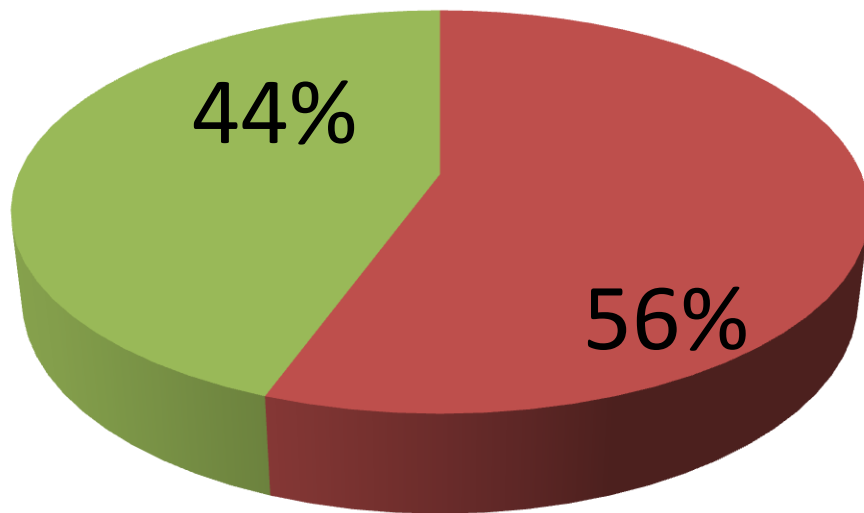
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Wholesale)	8,000	240,000	2,880,000
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Retail)	2,000	3,000	36,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Wholesale)	7,520	225,600	2,707,200
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Retail)	1,700	51,000	612,000
Total variable Expense (B)	9,220	276,600	3,319,200
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		700	8,400
Generator Bill		300	3,600
Mobile Bill		500	6,000
Transportation		600	7,200
Salary (self)		7,000	84,000
Guard		200	2,400
Entertainment		500	6,000
Total fixed Cost (D)		11,800	141,600
Net Profit (E) [C-D]		11,600	139,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc.	1,96,000	2,00,000	3,96,000
Furniture	24,000	-	24,000
Security	30,000	-	30,000
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Wholesale)	14,000	420,000	5,040,000	5,292,000	5,556,600
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Retail)	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	17,000	510,000	6,120,000	6,426,000	6,747,300
Less. Variable Expense					
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Wholesale)	13,160	394,800	4,737,600	4,974,480	5,223,204
Mobile phone, Charger, Battery, Caching, Cover, Pen drive, Card reader, Headphone etc. (Retail)	2,550	76,500	918,000	963,900	1,012,095
Total variable Expense (B)	15,710	471,300	5,655,600	5,938,380	6,235,299
Contribution Margin (CM) [C=(A-B)]	1,290	38,700	464,400	487,620	512,001
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		700	8,400	9,400	10,400
Generator Bill		300	3,600	3,800	4,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,000	12,000	14,000	16,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		700	8,400	9,400	10,400
Guard		200	2,400	2,600	2,800
Non Cash Item					
Depreciation		200	2,400	2,400	2,400
Total Fixed Cost		16,850	202,200	207,100	212,000
Net Profit (E) [C-D]		21,850	262,200	280,520	300,001
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	262,200	280,520	300,001
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		184,600	387,520
	Total Cash Inflow	464,600	467,520	689,921
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	184,600	387,520	609,921

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 Years
Quality goods and 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
Local competitors;

Pictures



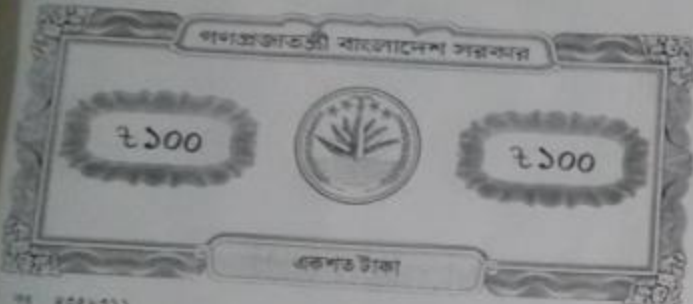


জাশ্বা টেলিকম









সি. ৪০৪১০১১

সোনাল ঘর ভাড়ার চুক্তিপত্র

সোনাল ঘর (যে স্থানিক) : ঢাকা জেলায় অবস্থিত সাতুলিয়া, পিলা মেম্বার্স সোসাইটি সাতুলিয়া, ঢাকা জেলায় উত্তর, উত্তর ও উত্তর, উত্তর ও উত্তর।

(Signature)
স্বাক্ষরিত
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যদি কোন পক্ষ অন্য পক্ষের বিরুদ্ধে কোন মামলা দায়ের করে তবে অন্য পক্ষের বিরুদ্ধে কোন মামলা দায়ের করা হবে না।

স্মারক নং- ২৪১১

এলেঙ্গা পৌরসভা

স্মারক নং- ২৪১১

১৭-০২-২ সনের ৩২, ৩৩, ৩৪, ৩৫, ৩৬ নং সরকারী নোটিফিকেশন এবং ১৯৯৩ সনের পৌর কর দাবী আইনের বিধান মতে

ব্যবসা আইসেল

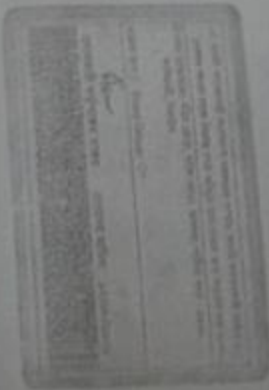
ব্যবসার পরিচালকের নাম : রত্না সারা হোসেন
 মোবাইল : ১৭০৩ কুমার কোর্ট
 ঠিকানা : ১৭০৩ কুমার কোর্ট, কানিংহাম টাওয়ার
 ব্যবসার ধরন : রত্না সারা হোসেন
 মেসার্স উদ্ভোগীর করিম ১০০ টুন্ ২০১৫ খ্রি পত্র।

	পৌ	পৌ টাক
সাইকেল		১০০০
অফিস		
অন্যান্য		

সেই টাক : ১০০০
 কিস্তি : ১০০০

(Signature) **এলেঙ্গা পৌরসভা**
(Signature) **এলেঙ্গা পৌরসভা**

সি. ৪১ পৌর কর আইন, ১৯৯৩ সনের বিধান অনুযায়ী কোন মামলা দায়ের করা হবে না যদিও এই আইনের বিধান মতে উক্ত আইনের বিধান মতে কোন মামলা দায়ের করা হবে না।



FAMILY PICTURE

