

Proposed NU Business Name: **TAJMAHAL TELECOM**



Project identification and prepared by: Md. Sohel Mollah,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. SUMON DAWAN |
| Age | : | 01-03-1987 (28 Years) |
| Education, till to date | : | S.S.C. |
| Marital status | : | Married |
| Children | : | 2 Daughters |
| No. of siblings: | : | 5 sisters |
| Address | : | Vill: Kopakhi, P.O: Boni-1910, P.S: Delduar, 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 | : | RAHIMA BEGUM |
| (iii) Father's name | : | MD KHURSHED ALAM |
| (iv) GB member's info | : | Branch: Dubail Delduar Centre # 75(Female), Member ID: 6361, Group No: 03 Member since: 04-04-2008 (7 Years) First loan: 2,000 taka. |
| Further Information: | | Existing Loan: BDT 19,892 Outstanding loan: BDT 18,992 |
| (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 | : | Eight years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Father's Income (Agriculture) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01766-252207 |
| Wife's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rahima Begum joined Grameen Bank since 7 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, buying cows and building houses.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | TAJMAHAL TELECOM |
| Location | : | Bathuli Bazar, Delduar, Tangail. |
| Total Investment in BDT | : | BDT 2,50,000 |
| Financing | : | Self BDT 1,50,000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40% |
| Present salary/drawings from business (estimates) | : | BDT 7,000 |
| Proposed Salary | : | BDT 7,000 |
| Size of shop | : | 10 ft x 7 ft= 70 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile sets, Charger, Casing, Battery, Memory Card, etc.▪Mobile servicing, Bikash, Flexiload, Electric Bill Servicing are provided.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months. |

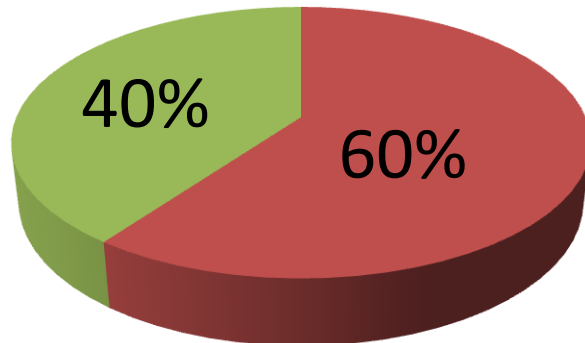
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Mobile sets, Charger, Casing, Battery, Memory Card, etc. | 1,000 | 30,000 | 360,000 |
| Mobile Servicing | 100 | 3,000 | 36,000 |
| Flexiload (2000/1000)*27 | 54 | 1,620 | 19,440 |
| Bikash (35000/1000)*4 | 140 | 4,200 | 50,400 |
| Electricity Bill Service(10*10) | 100 | 3,000 | 36,000 |
| Total Sales (A) | 1,394 | 41,820 | 501,840 |
| Less. Variable Expense | | | |
| Mobile sets, Charger, Casing, Battery, Memory Card, etc. | 800 | 24,000 | 288,000 |
| Total variable Expense (B) | 800 | 24,000 | 288,000 |
| Contribution Margin (CM) [C=(A-B)] | 594 | 17,820 | 213,840 |
| Less. Fixed Expense | | | |
| Rent | | 1,000 | 12,000 |
| Electricity Bill | | 300 | 3,600 |
| Mobile Bill | | 300 | 3,600 |
| Transportation | | 500 | 6,000 |
| Entertainment | | 200 | 2,400 |
| Salary (Self) | | 7,000 | 84,000 |
| Guard | | 100 | 1,200 |
| Total fixed Cost (D) | | 9,400 | 112,800 |
| Net Profit (E) [C-D] | | 8,420 | 101,040 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---------------------------------------|-----------------|-----------------|-----------------|
| Mobile 15x2000 | 30,000 | 30,000 | 60,000 |
| Battery, Charger, Casing, Memory Card | 15,000 | | 15,000 |
| Bikash | 35,000 | 50,000 | 85,000 |
| Electricity Bill Servicing | 20,000 | 20,000 | 40,000 |
| Flexiload | 5,000 | | 5,000 |
| Computer | 15,000 | - | 15,000 |
| Security | 30,000 | - | 30,000 |
| Total | 1,50,000 | 1,00,000 | 2,50,000 |

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|--|--------------|---------------|----------------|----------------|
| Revenue (sales) | | | | |
| Mobilesets, Charger, Casing, Battery, Memory Card, etc. | 1,500 | 45,000 | 540,000 | 567,000 |
| Mobile Servicing | 100 | 3,000 | 36,000 | 37,800 |
| Flexiload (2000/1000)*27 | 54 | 1,620 | 19,440 | 20,412 |
| Bikash (65000/1000)*4 | 260 | 7,800 | 93,600 | 98,280 |
| Electricity Bill Service (15*10) | 150 | 4,500 | 54,000 | 56,700 |
| Total Sales (A) | 2,064 | 61,920 | 743,040 | 780,192 |
| Less. Variable Expense | | | | |
| Mobile sets, Charger, Casing, Battery, Memory Card, etc. | 1,200 | 36,000 | 432,000 | 453,600 |
| Total variable Expense (B) | 1,200 | 36,000 | 432,000 | 453,600 |
| Contribution Margin (CM) [C=(A-B) | 864 | 25,920 | 311,040 | 326,592 |
| Less. Fixed Expense | | | | |
| Rent | | 1,000 | 12,000 | 7,200 |
| Electricity Bill | | 300 | 3,600 | 3,780 |
| Mobile Bill | | 500 | 6,000 | 6,300 |
| Transportation | | 700 | 8,400 | 8,820 |
| Entertainment | | 300 | 3,600 | 3,780 |
| Salary (Self) | | 7,000 | 84,000 | 60,000 |
| Guard | | 100 | 1,200 | |
| Total Fixed Cost | | 9,900 | 118,800 | 124,740 |
| Net Profit (E) [C-D) | | 16,020 | 192,240 | 201,852 |
| 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 | 192,240 | 201,852 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 132,240 |
| | Total Cash Inflow | 292,240 | 334,092 |
| 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 | 132,240 | 274,092 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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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সর্বোচ্চ fast ক্যালসিক 3G

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লাইসেন্স

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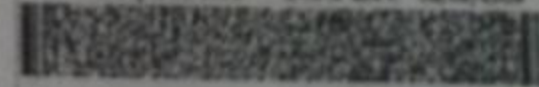
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Ministry of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সুনাম দাহান
Name: MD. SUMON DAHAN
পিতা: মোস্তাফিজ হোসেন
Father: মোস্তাফিজ হোসেন
Date of Birth: 01 Mar 1987
ID NO: 9312341731523

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকার কর্তৃক প্রদত্ত। এটি বাংলাদেশের জাতীয় পরিচয়পত্র।
এই পরিচয়পত্র প্রাপ্ত হওয়ার পরে এটি পরিষ্কার করা প্রয়োজন।
উপস্থাপনা: ঢাকা, জেলা/ইলাহাবাদ জেলা পরিষদ। ১১/০৭/২০১০

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FAMILY PICTURE

