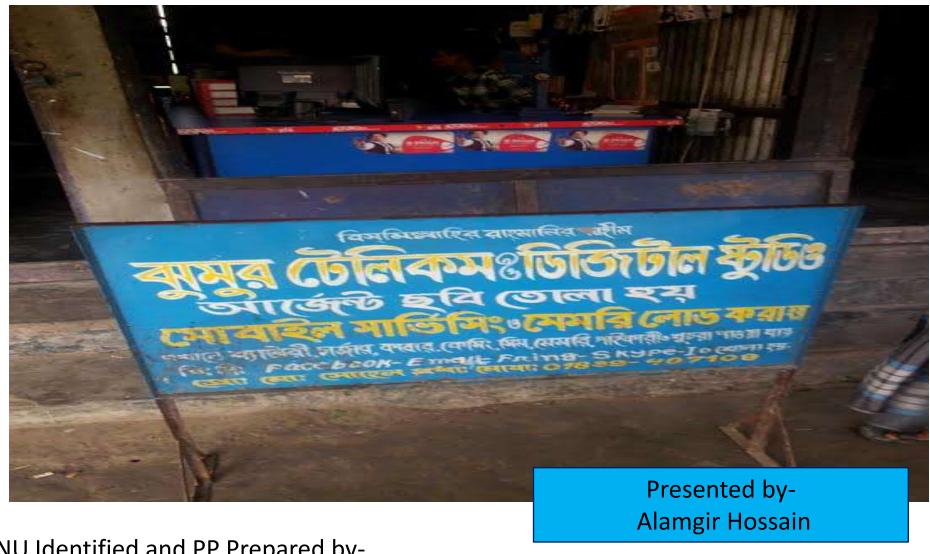
Zhumur Telecom



NU Identified and PP Prepared by-Abu Musa Bhuiyan (Chandpur Sadar Unit) Verified By: Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Alamgir Hossain
Age		19 years (01/01/1995)
Marital status		Unmarried
Children		N/A
No. of siblings:		One Brother, Two sisters
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 Sufia Begum Siddikur Rahman Branch: Tamta, Shahrasti Centre- 23/mo , Group no: 01 Loanee no.: 2034/14 Member since- 20/07/2002 First loan: 5000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others		Existing loan: 37500/- Outstanding: 12900/- Father N/A N/A N/A N/A N/A
Education	:	H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Television & Mobile Technician
Trade License		03/2015-2016
Business Experience	:	2 years
Other Own/Family Sources of Income	:	Village doctor (father), Service holder (brother)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01839407109
NU Project Source/Reference	:	GT-Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 20/07/2002 (13 years). At first She took 5000 taka from GB. NU's mother invested GB Loan in her husband's pharmacy for expansion. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Zhumur Telecom
Address/ Location	:	Hariayn Arong Bazar, PO: Bolia; Hazigonj, Chandpur
Total Investment in BDT	:	1,18,000
Financing	:	Self BDT 68,000 (from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:		(1)	(2)	(1+2)
Present Stock Items:				
Advance Fan (01) Furniture Desktop Samsung HNX-F90 Servicing Machine (Diagram welding machine) Mobile accessories and Loa	4380	68,000		68,000
Proposed items: Accessories and Flexi			50000	50000
Total Capital		68000	50000	118000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present goods items					
Product name with quantity	Amount				
flexi load	5000				
Casing, Headphone, MP3, Battery, Charger, Whipper etc.	5000				
Sim Card (GP 20*165, Airtel 16*150, Robi 4*155)	6320				
Flexi Card	900				
Total	17220				

Proposed items						
Product Name with quantity	Amount					
Sim Card (4 company's)	7000					
Flexi load	5000					
Flexi card	3000					
Mobile parts	10000					
MP3 (10 pc)	1800					
Android touch screen	5600					
Battery	4200					
Head phone	3000					
Memory card	5400					
Screen paper	5000					
Total	50000					

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales	1500	45000	540000			
Less: Cost of sales	1275	38250	459000			
Profit 15%	225	6750	81000			
Add- Income From flexi/servicing	250	7500	90000			
Total profit	475	14250	171000			
Less: Operating Costs						
Electricity bill		500	6000			
Rent		700	8400			
Others		100	1200			
Mobile bill		100	1200			
Generator bill		200	2400			
Present salary (self)		6000	72000			
Present salary (Staff-1)		3000	36000			
Depreciation expenses		470	5640			
Total Operating Cost		11070	132840			
Net Profit		3180	38160			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BD	Τ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2000	60000	720000	2100	63000	756000	2200	66000	792000
Less: Cost of sales	1700	51000	612000	1785	53550	642600	1870	56100	673200
Profit- 15%	300	9000	108000	315	9450	113400	330	9900	118800
Add Income From									
flexi/servicing	250	7500	90000	250	7500	90000	300	9000	108000
Total profit	550	16500	198000	565	16950	203400	630	18900	226800
Less: Operating Costs									
Electricity bill		600	7200		650	7800		700	8400
Rent		700	8400		700	8400		700	8400
Others		100	1200		100	1200		100	1200
Mobile bill		300	3600		300	3600		300	3600
Generator bill		250	3000		250	3000		300	3600
Present salary (self)		6000	72000		6000	72000		6000	72000
Present salary (Staff-1)		4000	48000		4000	48000		4500	54000
Depreciation		470	5640		470	5640		470	5640
Total operating cost		12420	149040		12470	149640		13070	156840
Net Profit (C-D) = (E)		4080	48960		4480	53760		5830	69960
GT payback			20000			20000			20000
Retained Income:			28960			33760			49960

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	48960	53760	69960
1.3	Depreciation (Non cash item)	5640	5640	5640
1.4	Opening Balance of Cash Surplus		34600	74000
	Total Cash Inflow	104600	94000	149600
2.0	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3.0	Net Cash Surplus	34600	74000	129600

SWOT Analysis

Strength

Well known and good communicational skill Loyal customers Skilled WEAKNESS

Credit Sales Less Stock

OPPORTUNITIY

Expansion of business May Offer new service Creation of new entrepreneur THREATS

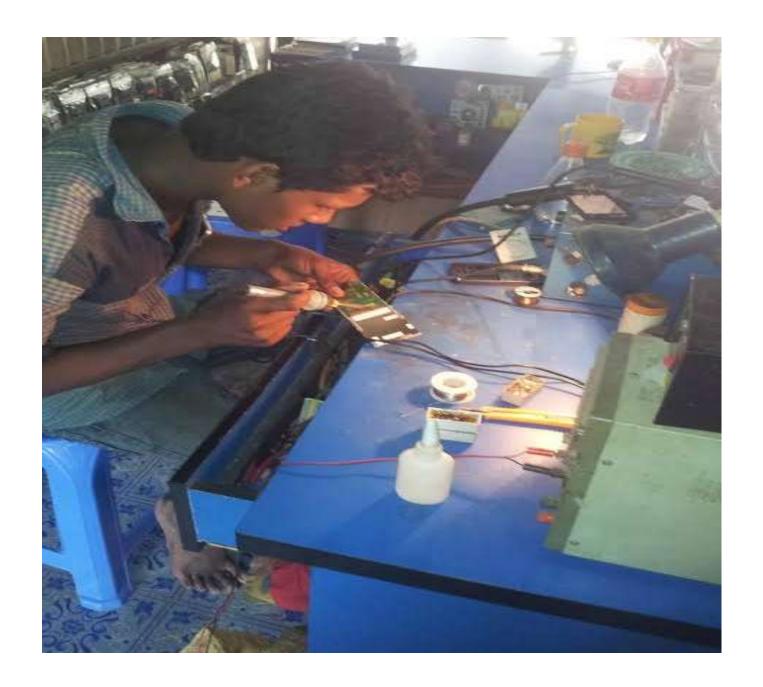
Electricity shortage Short circuit, fire etc.













(देशकाति स्थाप-००) গণপ্ৰমাণনী বাংলাদেশ সমকার ०६-मर शांतिला (लूब) १७ निश्रम शतिथन প্রিজলাঃ হাজিগঞ্জ, জেলাঃচীদপুর, বাংলাদেশ

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উপজেলার টুলুজেলার হাতিকার জেলা হাতপুর বেশর বাংলালেশ।

শিতার নামগা মোর সিঞ্জিকুর রহমান ভাতীয়ভার বাংগাদেশী।

মাতার নামঃ 💹 সুফিয়া বেগুম /

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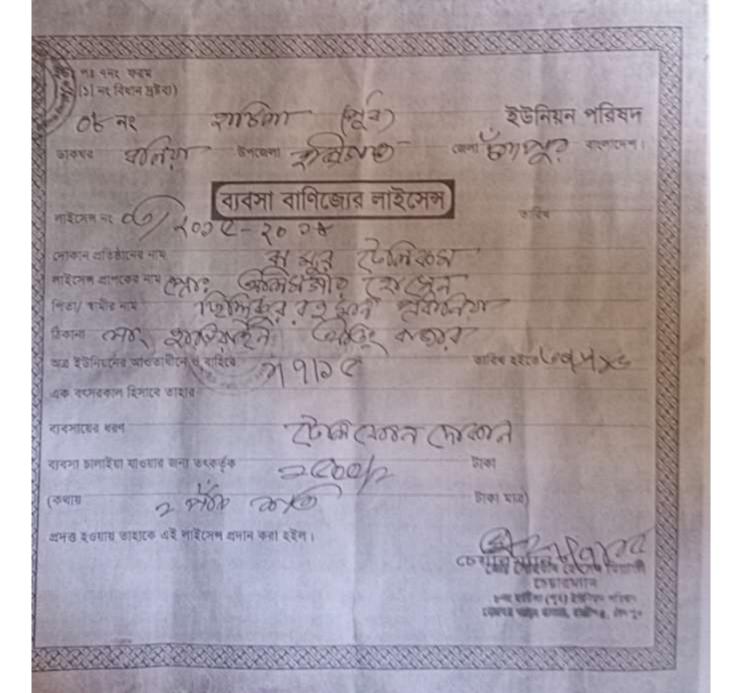
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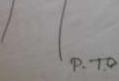




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Presented at 17th Internal Design Lab on September 16, 2015 at GT

