

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



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Tangail Sadar Unit, Tangail

Project verified by: MD Mizanur Rahman Patowary



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

Name	:	<b>ROKEYA BEGUM</b>
Age	:	12-05-1982 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Sisters 01 Brother
Address	:	Vill: Galarchor , P.O: Gala , P.S: Tangail Sadar , 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	:	<b>ROKEYA BEGUM</b>
(iii) Father's name	:	<b>MD ABDUL MAZID</b>
(iv) GB member's info	:	Branch: Gala Tangail, Centre # 07 (Male), Member ID: 1072, Group No: 06 Member since: 03-07-1989 to 28-07-1016 ( 26Years ) First loan: BDT 3000/-
Further Information:		Existing loan: Nil Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	N/A
(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	:	04 years experience in running business. 04 Years in own business.  He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-987491
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA BEGUM** joined Grameen Bank since 26 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>EMON TELECOM</b>
Location	:	Gala Baazar, Tangail
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000 (from existing business) 56% Required Investment BDT 80,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electronics items, Mobile accessories, Flexi load, Photostat t ,Laminating service</li><li>▪15% gain on sales</li><li>▪The shop in rented.</li><li>▪The business is being operated by entrepreneur. Existing 01 employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

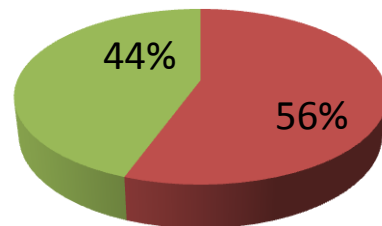
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Electronics items, Mobile accessories	3800	114000	1368000
Flexiload	75	2250	27000
Computer service, leminiting, Scanner	140	4200	50400
<b>Total Sales (A)</b>	4015	120450	1445400
<b>Less Variable Expense</b>			
Electronics items, Mobile accessories	3230	96900	1162800
<b>Total variable Expense (B)</b>	3,230	96900	1162800
<b>Contribution Margin (CM) [C=(A-B)]</b>	785	23550	282600
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		1,200	14400
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		500	6000
Guard		200	2400
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		15,100	181200
<b>Net Profit (E)= [C-D]</b>		8,450	101400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Freeze	2	25000	50,000	2	25,000	50,000	100,000
Fan	2	3000	6,000	4	2500	10,000	16,000
Mobile	8	1000	8,000	15	1200	18,000	26,000
Charger	13	80	1,040	0	0	0	1,040
Flexiload	1	5000	5,000	0	0	0	5,000
Security	1	30000	30,000	0	0	0	30,000
Others			0	1	2000	2,000	2,000
	<b>27</b>	<b>0</b>	<b>100,000</b>	<b>22</b>	<b>0</b>	<b>80,000</b>	<b>180,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Electronics items, Mobile accessories	6800	204000	2448000	2570400
Flexiload	75	2250	27000	28350
Computer service,leminiting,Scanner	150	4500	54000	56700
<b>Total Sales (A)</b>	7025	210750	2529000	2655450
<b>Less Variable Expense</b>				
Electronics items, Mobile accessories	5780	173400	2080800	2184840
<b>Total variable Expense (B)</b>	5,780	173400	2080800	2184840
<b>Contribution Margin (CM) [C=(A-B)</b>	1,245	37350	448200	470610
<b>Less Variable Expense</b>				
Rent		2,000	24000	24,000
Electricity bill		1500	18000	18500
Transportation		1,200	14,400	14600
Salary (self)		5000	60000	60000
Salary(Staff)		10000	120000	120000
Entertainment		500	6000	6000
Guard		200	2400	2400
Mobile bill		450	5400	5500
<b>Total fixed cost (D)</b>		20,850	250,200	251,000
<b>Net Profit (E)= [C-D]</b>		16500	198000	219,610
Investment Payback			<b>48,000</b>	<b>48,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	198,000	219,610
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		150,000
	<b>Total Cash Inflow</b>	<b>278000</b>	<b>369610</b>
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48000</b>
3	<b>Net Cash Surplus</b>	<b>150,000</b>	<b>321610</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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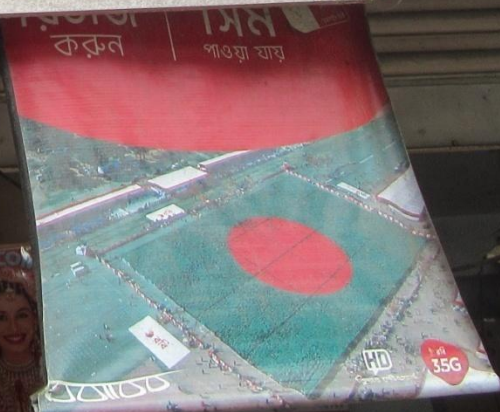


# ববি

জ্বলে উঠুন আপন শক্তিতে

## ইমন টেলিকম

গালা বাজার, টাঙ্গাইল সদর, টাঙ্গাইল



Advertisement for mobile services, featuring a small image of a person and text in Bengali.

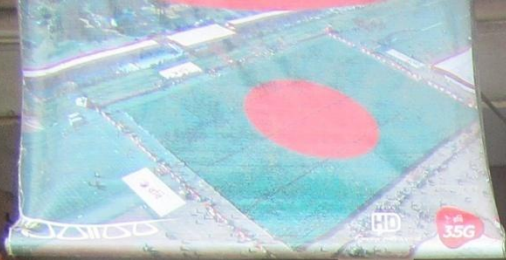


Advertisement for mobile services, featuring a logo and text in Bengali.









Advertisement for mobile services, including a '4G' logo and various service icons.

Advertisement for a mobile service, featuring a woman's face and the text 'WELCOME'.

Advertisement for a mobile service, featuring a woman's face and the text 'WELCOME'.



نئے نئے کھڑے	نئے نئے کھڑے	نئے نئے کھڑے
نئے نئے کھڑے	نئے نئے کھڑے	نئے نئے کھڑے
نئے نئے کھڑے	نئے نئے کھڑے	نئے نئے کھڑے
نئے نئے کھڑے	نئے نئے کھڑے	نئے نئے کھڑے

3G	3G	3G	3G
3G	3G	3G	3G
3G	3G	3G	3G
3G	3G	3G	3G











এখানে  
কয়েকটি বছর  
ধরে মোবাইল  
এন্ড ইলেকট্রনিক্স

Powerful  
3G

আসিবে  
করবে জালাল

আসিবে  
করবে জালাল  
\*111\*6\*1\*1#

3G

আসিবে  
করবে জালাল  
\*111\*6\*1\*1#

আসিবে











LAVA  
9000

এখানে  
কম্পিউটার কিনতে  
হলে  
সেরা  
বিক্রেতা  
এখানে  
এসিএস ও ইলেক

Powerful  
3G HSDPA





এখানে  
কফি করা হয়  
৩ পেছ ৩ টাকা  
টি ওপিস্ট ৫ টাকা

বাংলাদেশের  
সর্বোচ্চ  
**Powerful**  
3G নেটওয়ার্ক



all voice  
**QUANTUM**  
coverage

















# FAMILY PICTURE

