### **Proposed NU Business Name: BINA TELECOM & MOBILE SERVICING CENTRE**



Project identification and prepared by: Md Forhad Hossain Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rhaman Patowary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	BIPLOB MIA		
Age	:	12-12-1991 (08 Years)		
Education, till to date	:	Class VIII		
Marital status	:	Married		
Children	:	01 Son		
No. of siblings:	:	02 Brothers 01 Sister		
Address	:	Vill: Hatila , P.O: T Vatkura, P.S:, Tangail Sadar Dist: Tangail		
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 Father  RAMESA BEGUM  MD KISMAT ALI  Branch: Tartia, Centre: 20 (Male),  Member ID: 2253/1, Group No: 06  Member since: 28-11-2013 (03 Years)  First loan: BDT 10000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 25000 Outstanding loan: NIL NA No No No		

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	•	Nill
Business Experiences and	:	08 years experience in running business. 08 Years in own business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	••	NA
Other Own/Family Sources of Liabilities	:	Confectionary BDT 40000 Yearly
Entrepreneur Contact No.	:	01742-634109
Family's Contact No.	:	01745-994759
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

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

**RAMESA BEGUM** joined Grameen Bank since 03 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info				
Business Name	:	BINA TELECOM & MOBILE SERVICING CENTRE		
Location	:	Tartia baazar, Tangail		
Total Investment in BDT	:	BDT 120000/-		
Financing	:	Self BDT 60000/- (from existing business) 50% Required Investment BDT 60000/- (as equity) 50%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	15 ft x 10 ft= 150 sqft		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like Mobile accessories &amp; service.</li> <li>Average 20% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>One will be appointed after receiving equity money.</li> <li>The shop is rented.</li> <li>Collects goods from Tangail</li> <li>Agreed grace period is 3 months.</li> </ul>		

### **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accessories & Studio service	1600	48000	576000
Total Sales (A)	1600	48000	576000
Less Variable Expense			
Mobile accessories & Studio service	1040	31200	374400
Total variable Expense (B)	1,040	31200	374400
Contribution Margin (CM) [C=(A-B)	560	16800	201600
Less Variable Expense			
Rent		900	10800
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		400	4800
Guard		120	1440
Mobile bill		400	4800
Total fixed cost (D)		8,820	105840
Net Profit (E)= [C-D]		7,980	95760

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Investm	lent	DIEd	KU	IUWII

	ting	Proposed					
Particulars	Qty.	Unit Price	Amount	Qty	<b>Unit Price</b>	Amount	Proposed
			(BDT)			(BDT)	Total
Battery	10	220	2,200	1	15,000	15,000	17,200
Charger	20	80	1,600	1	15,000	15,000	16,600
Remote	6	80	480	1	10,000	10,000	10,480
Screen Paper	20	30	600	1	9,000	9,000	9,600
Glass Paper	20	70	1,400	1	4,000	4,000	5,400
Headphone	30	90	2,700	1	1,500	1,500	4,200
Others	1	1020	1,020	0	1	5,500	6,520
Security	1	50000	50,000	0	0	0	50,000
Total	108	0	60,000	6	0	60,000	120,000

### **Source of Finance**



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Mobile accessories & service.	5200	156000	1872000	1965600	
Total Sales (A)	5200	156000	1872000	1965600	
Less Variable Expense					
Mobile accessories & service.	4160	124800	1497600	1572480	
Total variable Expense (B)	4,160	124800	1497600	1572480	
Contribution Margin (CM) [C=(A-B)	1,040	31200	374400	393120	
Less Variable Expense					
Rent		1,300	15600	15,600	
Electricity bill		700	8400	8900	
Transportation		1,300	15600	16,100	
Salary (self)		5000	60000	60000	
Salary(Staff)		6000	72000	72000	
Entertainment		400	4800	4800	
Guard		200	2400	2400	
Mobile bill		500	6000	6100	
Total fixed cost (D)		15,400	184,800	185,900	
Net Profit (E)= [C-D]		15800	189600	207,220	
Investment Payback			36,000	36,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	189,600	207,220
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		165,600
	Total Cash Inflow	249600	372820
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	84,000	36000
3	Net Cash Surplus	165,600	348820

### **SWOT ANALYSIS**

# Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 08 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures







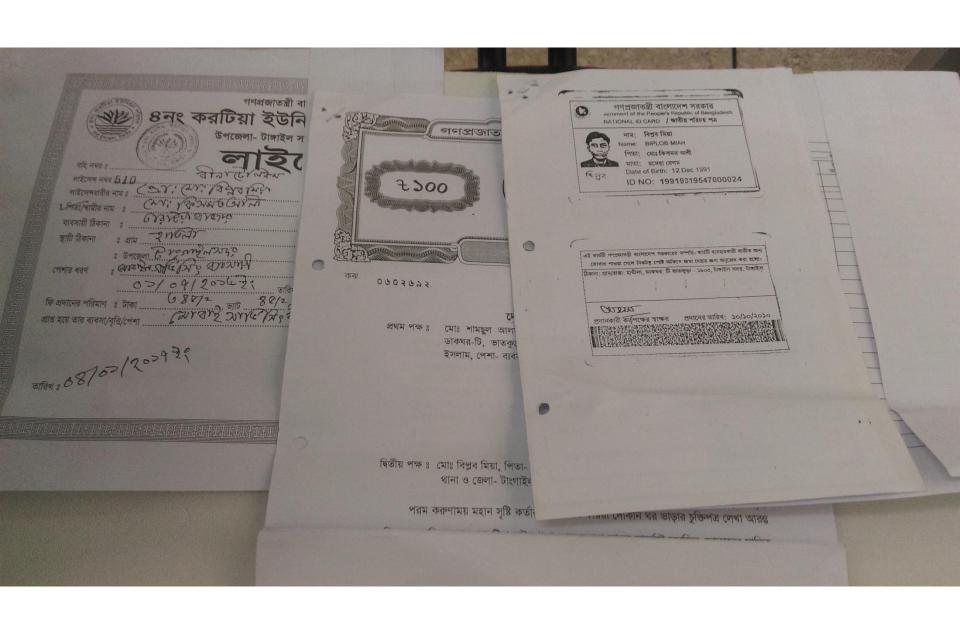












# **FAMILY PICTURE**

