

Proposed NU Business Name: **KAZI TELECOM**



Project identification and prepared by: Md Shahidul Islam
Dhonbari Unit, Tangail

Project verified by: Md Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI SOHEL
Age	:	13-01-1985 (32 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 0 Sister
Address	:	Vill: Sordar Para, P.O: Dhonbari, P.S: Dhonbari, 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	:	MOST. SANOARA BEGUM
(iii) Father's name	:	KAZI ABDUL AZIZ
(iv) GB member's info	:	Branch: Chalash Modhupur, Centre # 68 (Female), Member ID: 10047, Group No: 10 Member since: 10-06-2008 (8 Years) First loan: BDT 4,000 Taka.
Further Information:		Existing loan: ,40,00/- Outstanding loan: 15,240/-
(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.)	:	None
Business Experiences and Training Info	:	5 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-576794
Family's Contact No.	:	01713-579219
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SANOARA BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KAZI TELECOM
Location	:	Bus Stand Dhonbari Bazaar, Tangail
Total Investment in BDT	:	BDT 700,000
Financing	:	Self BDT 600,000 (from existing business) 86% Required Investment BDT 100,000 (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft x 10 ft= 120 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Dhonbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Mobile	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Rent		2,000	24,000
Entertainment		400	4,800
Guard		100	1,200
Salary (staff) (1)		3,000	36,000
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	1	50000	50,000	1	60000	60,000	110,000
Battery	1	10000	10,000	1	20000	20,000	30,000
Charger	1	10000	10,000	1	8000	8,000	18,000
Head Phone	1	5000	5,000	1	5000	5,000	10,000
Caching	1	7000	7,000	1	7000	7,000	14,000
SIM	1	5000	5,000	0	0	0	5,000
Display	1	5000	5,000	0	0	0	5,000
Cable	1	3000	3,000	0	0	0	3,000
Others	1	5000	5,000	0	0	0	5,000
Security	1	500000	500,000	0	0	0	500,000
Total	10		600,000	5		100,000	700,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Mobile	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Electricity Bill		500	6,000	7,000	7,500
Mobile Bill		600	7,200	8,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,200	14,400	16,500	18,500
Rent		2,000	24,000	24,000	24,000
Entertainment		400	4,800	5,500	6,000
Guard		100	1,200	1,500	1,800
Salary (staff) (1)		3,000	36,000	36,000	36,000
Total Fixed Cost		12,800	153,600	158,500	162,300
Net Profit (E) [C-D)		14,200	170,400	181,700	194,910
Investment Payback			40,000	40,000	40,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	170,400	181,700	194,910
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		130,400	272,100
	Total Cash Inflow	270,400	312,100	467,010
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	130,400	272,100	427,010

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 5 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

কাজী টেলিকম

ধনবাড়ী বাসস্ট্যান্ড, ধনবাড়ী, টাঙ্গাইল, মোবাইল: ০১৯১৬-২৫২৯৬১

MOBILE

থ্রো: কাজী সোহেল

01916-252961

কাজী টেলিকম



ইন্টারনেট

ডাউনলোড

চ্যাট কার্ড

এয়ারটেল

প্রয়োজনে পাশে
বিকাশ

bKash



একটি লুপ্তক ব্যাংক প্রতিবেদন





SAMSUNG

SA







FAMILY PICTURE

