

Proposed NU Business Name: **TAKSIM TELECOM**



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Dhonbari Unit, Tangail

Project verified by: Md Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAMUN OR RASHID
Age	:	15-02-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Bondo Takuria, 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	:	LATE. ANOWARA BEGUM
(iii) Father's name	:	LATE. AJAHARUL ISLAM
(iv) GB member's info	:	Branch: Chalash Modhupur, Centre # 06 (Female), Member ID: 1013, Group No: 09 Member since: 10-06-1995 to 2005 (10 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan:, Outstanding loan:
(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.)	:	None
Business Experiences and Training Info	:	4 years experience in running business. 4 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.	:	01711-510578
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. ANOWARA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAKSIM TELECOM
Location	:	Main road, Dhonbari Bazaar, Tangail
Total Investment in BDT	:	BDT 480,000
Financing	:	Self BDT 400,000 (from existing business) 83% Required Investment BDT 80,000 (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 08 ft= 80 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.▪Income from mobile banking and Flexi-load.▪Average 15% 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	2,500	75,000	900,000
Mobile Banking	20	600	7,200
Flexi-load	154	4,620	55,440
Total Sales (A)	2,674	80,220	962,640
Less. Variable Expense			
Mobile	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	549	16,470	197,640
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Rent		1,200	14,400
Entertainment		300	3,600
Guard		50	600
Salary (staff) (1)		3,000	36,000
Total fixed Cost (D)		10,650	127,800
Net Profit (E) [C-D]		5,820	69,840

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Banking	1	6500	6,500	1	40000	40,000	46,500
Mobile	15	4500	67,500	100	400	40,000	107,500
Flexi-load	1	8000	8,000	0	0	0	8,000
Cash	1	18000	18,000	0	0	0	18,000
Security	1	300000	300,000	0	0	0	300,000
Total	19		400,000	101		80,000	480,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile	3,500	105,000	1,260,000	1,323,000	1,389,150
Mobile Banking	60	1,800	21,600	22,680	23,814
Flexi-load	154	4,620	55,440	58,212	61,123
Total Sales (A)	3,714	111,420	1,337,040	1,403,892	1,474,087
Less. Variable Expense					
Mobile	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	739	22,170	266,040	279,342	293,309
Less. Fixed Expense					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		700	8,400	9,500	10,500
Rent		1,200	14,400	14,400	14,400
Entertainment		300	3,600	4,000	4,500
Guard		50	600	700	8,000
Salary (staff) (1)		3,000	36,000	36,000	36,000
Total Fixed Cost		10,950	131,400	134,100	143,900
Net Profit (E) [C-D]		11,220	134,640	145,242	149,409
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	134,640	145,242	149,409
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		102,640	215,882
	Total Cash Inflow	214,640	247,882	365,291
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	102,640	215,882	333,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 4 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

bKash



একটি ক্লিক থেকে প্রতিদিন

বিকাশ

করুন

বি.আর.টি.সি কাউন্টার

কন্টিনেন্টাল কুরিয়ার সার্ভিস

এ্যাপোলো পরিবহন- সিলেট, জাফলং

প্রতিনিধি পরিবহন-চট্টগ্রাম

01742-110956, 01711-510578

আহমেদ ট্রাভেলস, বরিশাল

সিমকার্ড পাওয়া যায়

ফ্লেক্সিলোড

কুরিয়ার সার্ভিস

এস.কে জননী-রাজশাহী

The sign features four bKash logos arranged in a 2x2 grid. Each logo consists of the word 'bKash' in a bold, sans-serif font, followed by a red bird icon. Below each logo is a line of small Bengali text: '১৫ মিনিটে টাকা পাওয়া যায়'.

বিকাশ
করণ

টি.সি কাউন্টার

কুরিয়ার সার্ভিস

পোলো পরিবহন-সিলেট, চকলা

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01742-110956, 01711-510578

হমেল সীমান্ত-খুলনা, যশোর











এয়ারটেল

দেশের সেরা স্মার্টফোন নেটিওয়ার্ক

তাকশিম টেলিকম, ধনবাড়ী বাসস্ট্যাণ্ড

সবার
সুখের



টাকা পাঠাই
ফোনে ফোনে



ফার্স্ট সিকিউরিটি ইসলামী
FIRST SECURITY ISLAMIC BANK

فارسٲ سٲكٲورٲٲى اسلامى بنك لٲٲٲٲد

বিকাশ
করুন

ড্রাফটের ট্রাডেলস, বিকাশ

সিমকার্ড পাওয়া যায়



FAMILY PICTURE