

## Proposed NU Business Name: **ASHIK TELICOM AND MOBILE SERVICING CENTER**



Project identification and prepared by: Md.Sirajul Islam (Rasal)  
Kaliakor Unit,Gazipur

Project verified by: MD. Siddiqur Rahoman



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

Name	:	<b>MD:ASIKUL ISLAM</b>
Age	:	12-11-1995 (22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brothers .
Address	:	Vill: Fokirchala P.O: Chabagan P.S: Kaliakair, Dist:Gazipur
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>ROMISA BEGUM</b>
(iii) Father's name	:	<b>MD: AB.SALAM</b>
(iv) GB member's info	:	Branch:Moddopara,Chabagan                      , Centre # 17 (Female), Member ID: 2567/2,    , Group No: 03 Member since: 11/02/2009 to 2015 (06Years) First loan: BDT 10,000 /- Last ioan : 20,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (Farmer)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-594366
Family's Contact No.	:	01863-504086
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROMISA BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHIK TELICOM AND MOBILE SERVICING CENTER</b>
Location	:	Jamalpur bazar, Kaliakor ,Gazipur.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 18 ft= 875 square ft
Security of the shop	:	1,00,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like :Battary,Charger,headphone, etc .</li><li>▪ Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪ The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

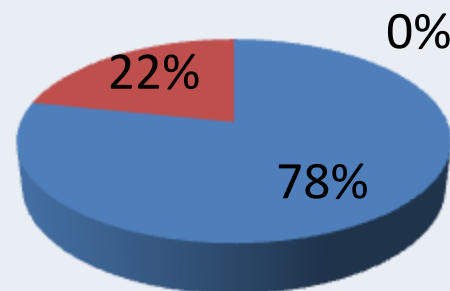
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Battery,cover,charger,etc item.	1,000	30,000	360,000
Servising	400	12,000	144,000
<b>Total Sales (A)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Variable Expense</b>			
Battery,cover,charger,etc item.	800	24,000	288,000
Servising	150	4,500	54,000
<b>Total variable Expense (B)</b>	<b>950</b>	<b>28,500</b>	<b>342,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		100	1,200
Entertainment		100	1,200
Salary (self)		5,000	60,000
<b>Gard</b>		<b>100</b>	<b>1,200</b>
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Battery	50	250	12,500	0	0	12,500
Casing	150	150	22,500	0	0	22,500
Charger	100	60	6,000	0	0	6,000
Headphone	50	100	5,000	0	0	5,000
Glasspaper	200	60	12,000	0	0	12,000
Memory card	20	450	9,000	0	0	9,000
Pindrive	5	850	4,250	0	0	4,250
Mobile	0	1000	0	50	50,000	50,000
Loade	0	0	5,000	0	0	5,000
Security	0	0	100,000	0	0	100,000
Others	0	0	3,750	0	0	3,750
<b>Total</b>			<b>180,000</b>		<b>50,000</b>	<b>230,000</b>

## Source of Finance

Entrepreneur's contribution 1,80,000	180,000
Investor's Investment 50,000	50,000
<b>Total 2,30,000</b>	



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Battary,cover,charger,etc item.	1,300	39,000	468,000	491,400	515,970
Servising	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Less. Variable Expense</b>					
Battary,cover,charger,etc item.	1,040	31200	374400	393120	412776
Servising	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>1,240</b>	<b>37,200</b>	<b>446,400</b>	<b>468,720</b>	<b>492,156</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>	<b>211,680</b>	<b>222,264</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
<b>Gard</b>		<b>100</b>	1200	1,200	1,200
<b>Total Fixed Cost</b>		<b>8,000</b>	<b>96,000</b>	96,000	96,000



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	105,600	115,680	126,264
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85,600	181,280
	<b>Total Cash Inflow</b>	<b>155,600</b>	<b>201,280</b>	<b>307,544</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,600</b>	<b>181,280</b>	<b>287,544</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jamalpur bazar, Kaliakor  
,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









माउसावत लाउ

विद्यार्थी सेवा		विद्यार्थी सेवा	
30MB	30MB	60MB	60MB
60MB	60MB	120MB	120MB

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# FAMILY PICTURE

