

**Proposed NU Business Name: NUR MOHAMMAD TELECOM**



Project identification and prepared by: Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SHOHEL</b>
Age	:	10-01-1987 (30Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Talipara ; P.O: Chandana; P.S: Joydevpur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	<b>FEROZA KHATUN</b>
(iii) Father's name	:	<b>ABDUL ALIM</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 62 (Female), Member ID: 5425/3, Group No: 08 Member since: 13-07- 2008( 9Years) First loan: BDT 6000/- Last Loan : 50,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	8 years experience in running business. He has No training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01777907771
Family's Contact No.	:	01811564356
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FEROZA KHATUN** joined Grameen Bank since 9 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NUR MOHUMMAD TELECOM</b>
Location	:	Talipara Bazer ,Gazipur
Total Investment in BDT	:	BDT 900,000/-
Financing	:	Self BDT 700,000/- (from existing business) 78% Required Investment BDT 200,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile,Khata-Pen,Electric Item,Mobile Exessorys,Computer,Recharge card,Bkash,Flexiload,cc Camera,Photocopy Machine,Skanner Machine,Lemenating Machine etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪The Shop Rent.</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

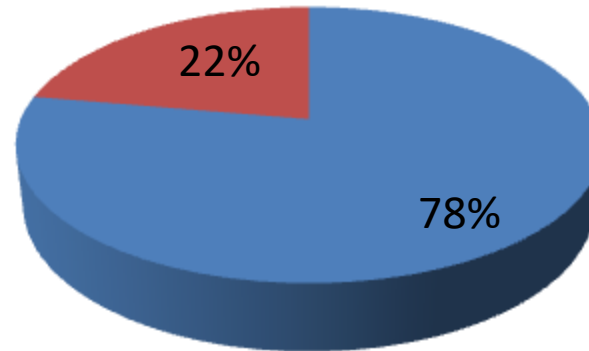
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Telecom	3000	90000	1080000
Bkash=(40000*4/1000=160),Flexi Load=( 5000*27/1000)=135	295	8850	106200
<b>Total Sales (A)</b>	3295	98850	1186200
<b>Less Variable Expense</b>			
Telecom	2550	76500	918000
<b>Total variable Expense (B)</b>	2,550	76500	918000
<b>Contribution Margin (CM) [C=(A-B)</b>	745	22350	268200
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		400	4800
Transportation		400	4800
Salary (self)		6000	72000
Salary(Staff)		2000	24000
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		11,600	139200
<b>Net Profit (E)= [C-D]</b>		10,750	129000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile,,	20	3000	60,000	20	5,000	100,000	160,000
Khata-Pen	1	20000	20,000	1	40,000	40,000	60,000
Electric Item	1	30000	30,000	1	20,000	20,000	50,000
Mobile Exessorys	1	20000	20,000	1	40,000	40,000	60,000
,Computer	1	30000	30,000	0	25,000	0	30,000
Recharge card	1	50000	50,000	0	90	0	50,000
Bkash	1	100000	100,000	0	20,000	0	100,000
Flexiload,	5	10000	50,000	0	4,300	0	50,000
CC Camera,	1	20000	20,000	0	0	0	20,000
Photocopy Machine	1	100000	100,000	0	0	0	100,000
Photocopy Machine	0	0	0	0	120,000	0	0
Skaner Machine	1	20000	20,000	0	5,000	0	20,000
Lemenating Machine	1	100000	100,000				
Security	1	100000	100,000	0	0	0	100,000
Others	0	10000	0	0	2000	0	0
<b>Total</b>	<b>34</b>	<b>0</b>	<b>700,000</b>	<b>23</b>	<b>0</b>	<b>200,000</b>	900,000

- Entrepreneur Contribution=700000
- Investors Investment=200000
- Total=900000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Telecom	4000	120000	1440000	1512000	1587600
Bkash=(50000*4/1000=200),Flexi Load=(6000*27/1000)=162	362	10860	130320	136836	143677.8
<b>Total Sales (A)</b>	4362	130860	1570320	1648836	1731277.8
<b>Less Variable Expense</b>			0		
Telecom	3400	102000	1224000	1285200	1349460
Grocery			0		
<b>Total variable Expense (B)</b>	3,400	102000	1224000	1285200	1349460
<b>Contribution Margin (CM) [C=(A-B)]</b>	962	28860	346320	363636	381817.8
<b>Less Variable Expense</b>			0		
Rent		2,000	36000	36,000	36000
Electricity bill		400	4800	5300	5800
Transportation		1,000	12000	12,500	13000
Salary (self)		6000	72000	60000	60000
Salary(Staff)		2000	24000	24000	24000
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		12,250	158,600	145,700	146800
<b>Net Profit (E)= [C-D]</b>		16610	199320	217,936	235017.8
Investment Payback			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

SR#	<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	200,000		
1.2	Net Profit	199320	217,936	235017.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		119,320	257256
	<b>Total Cash Inflow</b>	399320	337256	492273.8
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	280,000	80000	80000
3	<b>Net Cash Surplus</b>	119,320	257256	412273.8

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





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**bKash** প্রতিষ্ঠান  
ব্যাংক ব্যাংক প্রতিষ্ঠান

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