

Proposed NU Business Name: **KAZI TELECOM**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI DELWAR HOSSAIN
Age	:	04-11-1995(22 Years)
Education, till to date	:	Class-S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill:South kolapara, P.O:Porshuram, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHIRINA AKTER
(iii) Father's name	:	KAZI SAMSUL HUDDHA
(iv) GB member's info	:	Branch: Porshuram, Centre # 72(Female), Member ID:6714/2, Group No: 03 Member since: 02-01-2015-2017 (03 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 9560
(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.)	:	Nil
Business Experiences and Training Info	:	02years experience in running business. 01 years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829944629
Mother's Contact No.	:	01851650203
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIRINA AKTER joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

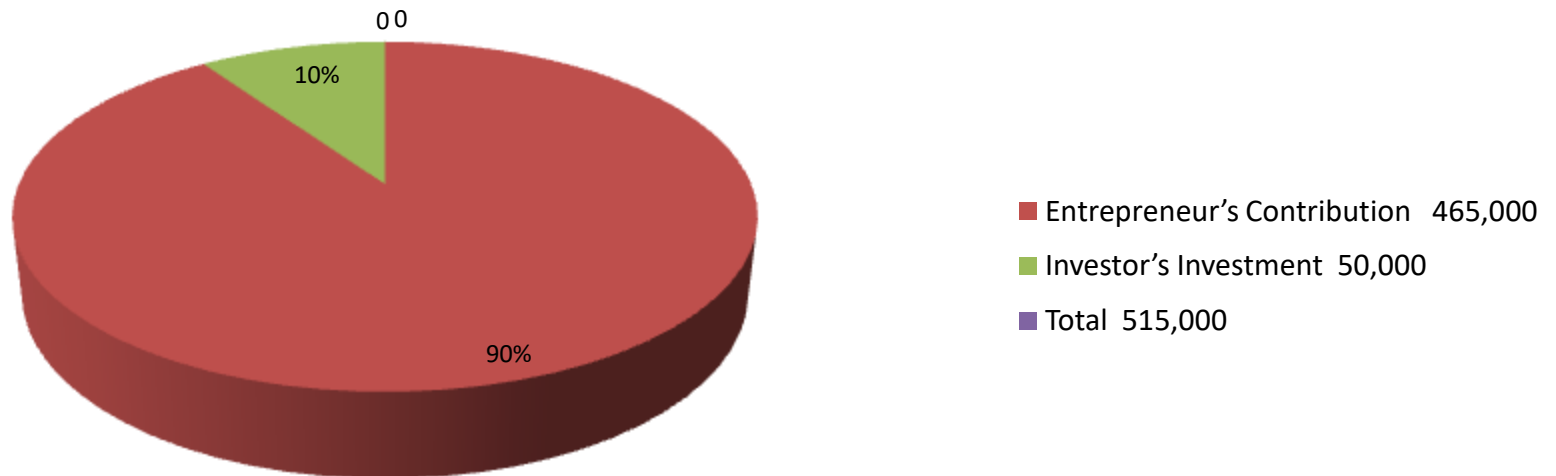
Proposed Nobin Udyokta Business Info

Business Name	:	KAZI TELECOM
Location	:	Main road,south bazar,Porshuram,Feni.
Total Investment in BDT	:	BDT 515,000/-
Financing	:	Self BDT 465,000(from existing business) 90% Required Investment BDT,50,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 12ft. = 120square ft
Security of the shop	:	250,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;mobile,computer,charger,memori ,others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
gas selender, gas stove,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
gas selender, gas stove,others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10000	120000
Net Profit (E)= [C-D]		3500	42000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
mobile betary	0	0	30,000			10,000	40,000
mobile cover	0	0	25,000			0	25,000
mobile charger	0	0	10,000			10,000	20,000
mobile	0	0	100,000			30,000	130,000
glass paper	0	0	10,000			0	10,000
memori card	0	0	10,000			0	10,000
others	0	0	20,000			0	20,000
security	0	0	250,000			0	250,000
spikar	0		10,000			0	10,000
			0			0	0
Total	0	0	465,000	0	0	50,000	515,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
gas selender, gas stove,others	3500	105000	1260000	1323000
0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	2975	89250	1071000	1124550
Total Variable Expense	2975	89250	1071000	1124550
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450
Less Fixed Expense				
Rent		3000	36000	36000
Electric Bill		1000	12000	12300
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		300	3600	3600
Gard		100	1200	1200
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		10000	120000	120580
Net Profit (E)= [C-D]		5750	69000	72450
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	69,000	72450
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		39000
	Total Cash Inflow	119,000	111,450
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	39,000	81,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Upozila gate,
Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

