

Proposed NU Business Name: **SEAM TELECOM**



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Project verified by: Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR ALAM
Age	:	12/01/1987 (31Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brathers
Address	:	Vill: Mongol khandi P.O: Boktaemunci P.S: Sonagazi, 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	:	MOHSENA BEGUM
(iii) Father's name	:	JAMAL UDDIN
(iv) GB member's info	:	Branch: Mongol khandi, Centre # 01/(Female), Member ID: 1497/2, Group No: 05 Member since: 03-05-2014 (04Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 30,000/-
(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	:	11 Years Experience 08 In Running Business. He Has 03 Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01725-572572
Mother's Contact No.	:	01819-307221
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOHSENA BEGUM joined Grameen Bank since 04 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

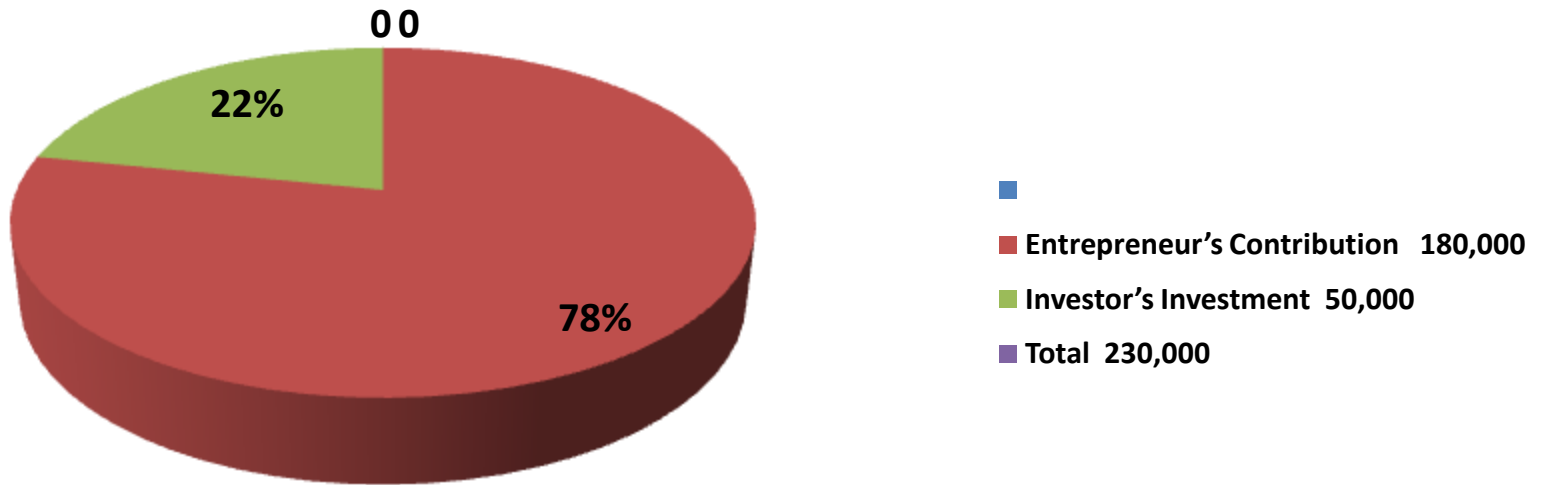
Business Name	:	CEAM TELECOM
Location	:	Boktermuncci Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,30,000/-
Financing	:	Self BDT 1,80,000/- (From Existing Business) 78% Required Investment Bdt,50,000(as Equity) 22%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Mobile parch, Bateri, Carger,Computer & others.▪Average 30% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobile parch, Bateri, Carger,Computer & others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Mobile parch, Bateri, Carger,Computer & others	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		500	6000
Mobile Bill		300	3600
Total Fixed Cost (D)		9200	110400
Net Profit (E)= [C-D]		8800	105600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Mobile charger	100	100	10,000	0	0	0	10,000
Mobile parch	0	0	25,000	4	0	20,000	45,000
Mobile betari	100	200	20,000			0	20,000
Computer	1	20,000	20,000			0	20,000
Mobile	0	0	0	10	3,000	30,000	30,000
Others			5,000			0	5,000
Security			100,000				100,000
Total	201	20,300	180,000	14	3,000	50,000	230,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile parch, Bateri, Carger,Computer & others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Mobile parch, Bateri, Carger,Computer & others	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9200	104400	105400	106430
Net Profit (E)= [C-D]		17800	213600	224280	235494
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	213,600	224280	235494
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		193600	397880
	Total Cash Inflow	263,600	417,880	633,374
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	193,600	397,880	613,374

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Boktarmuncci
Bazar, sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







সিআইসি - টেলিফোন

সে- মোবাইল- কার্ড, সেট, সিম, ইত্যাদি মোবাইল সামগ্রী পাওয়া যায়। তাকিয়া রোড, পাঠি পাতা বাজার বগুরমণী, গোদাগাড়ী

