

# HASAN TELECOM AND MODHU STORE



Project identification by: Md Sirajul Islam, Unit Manager, Elenga, Tangail

Project prepared by: Md Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD NURUZZAMN</b>
Age	:	31-12-1985 (30 Years)
Education, till to date	:	Diploma in Engineering
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Aishora bari P.O: Ichapur P.S: Kalihati 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	:	<b>MOST. ROKEYA BEGUM</b>
(iii) Father's name	:	<b>ABDUL SATTAR</b>
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 09(Female), Member ID: 1252, Group No: 07 Member since: 25-01-1990 (25 Years) First loan: 2,500 taka.
Further Information:		Existing loan: BDT 25,000 Outstanding loan: BDT 10,700
(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	:	Three years experience in running business. He worked in a telecom shop for six months.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-718818
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elengar Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Most. Rokeya Begum is a member of Grameen Bank since 25 years. At first she took 2,500 taka loan from Grameen Bank. Most. Rokeya Begum gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HASAN TELECOM AND MODHU STORE</b>
Location	:	Elenga bus stand, Tangail
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Honey, Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card etc.</li><li>▪Mobile phone servicing here.</li><li>▪Average 20% gain on mobile phone accessories sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Gulistan, Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

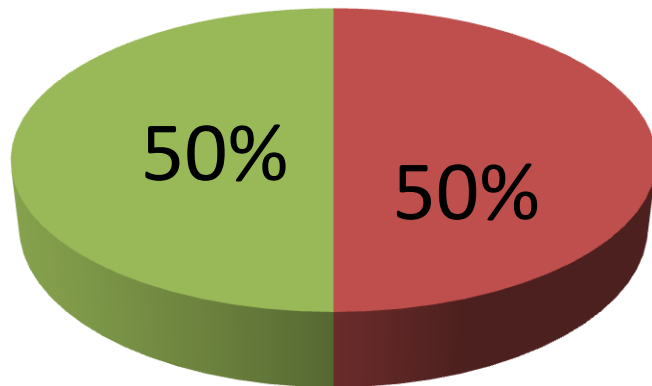
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	1,800	54,000	648,000
Honey	200	6,000	72,000
Servicing	300	9,000	108,000
<b>Total Sales (A)</b>	<b>2,300</b>	<b>69,000</b>	<b>828,000</b>
<b>Less. Variable Expense</b>			
Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	1,440	43,200	518,400
Honey	150	4,500	54,000
Servicing cost	50	1,500	18,000
<b>Total variable Expense (B)</b>	<b>1,640</b>	<b>49,200</b>	<b>590,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Generator bill		200	2,400
Entertainment		200	2,400
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Internet Bill		1,000	12,000
<b>Total fixed Cost (D)</b>		<b>11,200</b>	<b>134,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,600</b>	<b>103,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	1,05,000	1,45,000	2,50,000
Honey	5,000	5,000	10,000
Security	20,000	-	20,000
Servicing Machine and Computer	20,000	-	20,000
<b>Total</b>	<b>1,50,000</b>	<b>1,50,000</b>	<b>3,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	2,500	75,000	900,000	945,000	992,250
Honey	400	12,000	144,000	151,200	158,760
Servicing	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>3,300</b>	<b>99,000</b>	<b>1,188,000</b>	<b>1,247,400</b>	<b>1,309,770</b>
<b>Less. Variable Expense</b>					
Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	2,000	60,000	720,000	756,000	793,800
Honey	300	9,000	108,000	113,400	119,070
Servicing cost	100	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	4,000	4,200
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	19,000	20,000
Salary (self)		7,000	84,000	84,000	84,000
<b>Non Cash Item</b>					
Depreciation		333	4,000	4,000	4,000
<b>Total Fixed Cost</b>		<b>11,883</b>	<b>142,600</b>	<b>144,500</b>	<b>146,200</b>
<b>Net Profit (E) [C-D]</b>		<b>15,117</b>	<b>181,400</b>	<b>195,700</b>	<b>211,010</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# 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	150,000		
1.2	Net Profit	181,400	195,700	211,010
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		125,400	265,100
	<b>Total Cash Inflow</b>	<b>335,400</b>	<b>325,100</b>	<b>480,110</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>125,400</b>	<b>265,100</b>	<b>420,110</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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  
Local competitors;

Pictures











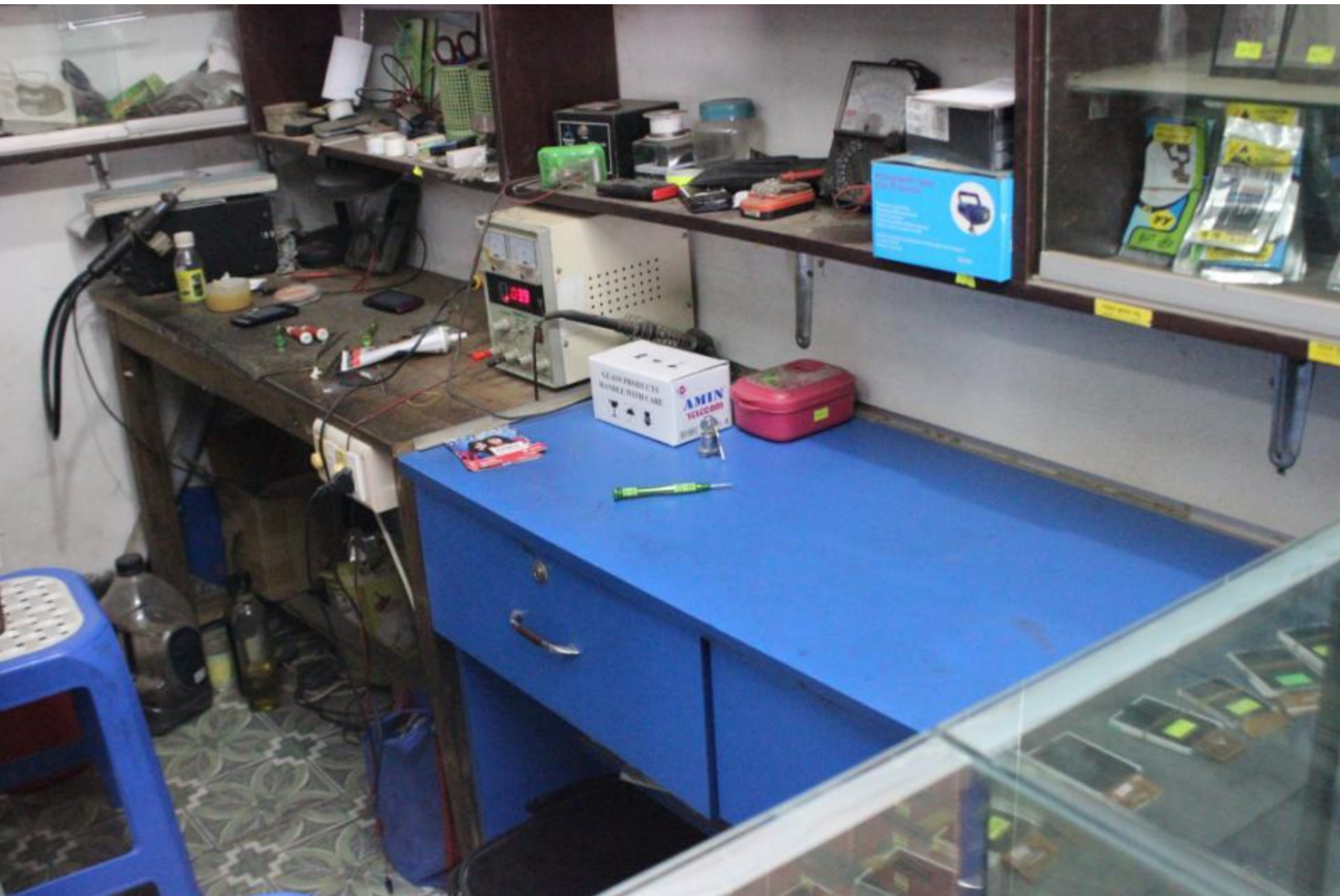




















कलकलकल



ফরম নং-২৬

ক্রমিক নং- 2838

# এলেঙ্গা পৌরসভা

কালিহাতী, টাঙ্গাইল।

সন : ২০১৮-১৯

লাইসেন্স নম্বর **২৮৮৮**

১৭-০২-২ সনের ৩২, এল, জি, নং সরকারী নোটিফিকেশন এবং ১৯৬০ সনের পৌর কর ধার্য আইনের বিধান মতে

## ব্যবসা লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : হাজিরা হেলিকর্প এন্ড সার্ভিসেস

প্রোগ্রাইটার : হাজিরা নূরুজ্জামান

ঠিকানা : এলেঙ্গা বাজার, কালিহাতী, টাঙ্গাইল

ব্যবসার ধরণ : হাজিরা হেলিকর্প এন্ড সার্ভিসেস

মেয়াদ উত্তীর্ণের তারিখ : ৩০ জুন ২০১৯ খ্রি: পর্যন্ত।

	রেট	মোট টাকা
লাইসেন্স ফি -	= ২০০/-	= ৪০০/-
জরিমানা		/
অন্যান্য ২০১৬-১৭	= ২০০/-	
		= ৪০০/-

মোট টাকা : ৪০০ টাকার মত

কথায় : চারশত টাকা মাত্র

নতুন  মন্বায়ন

লাইসেন্স পরিদর্শক ২৪/১১/১৮

এলেঙ্গা পৌরসভা

মোঃ আবুল কাশেম  
লাইসেন্স পরিদর্শক

সিটিব ২৪/১১/১৮  
এলেঙ্গা পৌরসভা

মেয়র  
12-1-18

এলেঙ্গা পৌরসভা

মোঃ শাহাদাত হোসেন  
মেয়র  
এলেঙ্গা পৌরসভা

বিঃ দ্রঃ পৌরসভার পক্ষ থেকে কোন কাজ করিলে কর্তৃপক্ষ কোন কারণ না দর্শাইয়া এই লাইসেন্স বাতিল সহ বিধি মোতাবেক জরিমানা ও শাস্তিমূলক ব্যবস্থা গ্রহণের ক্ষমতা পাইবে।



# FAMILY PICTURE

