

Proposed NU Business Name: **KOBITA TELECOM**



Project identification and prepared by: Md Jahidul Kamal
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rhaman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBRATA SARKAR
Age	:	23-09-1988 (28 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Hatila, P.O: T Vatkura, P.S: Tangail , 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	:	RADHA RANI SARKAR
(iii) Father's name	:	LOLIT CHANDRA SARKAR
(iv) GB member's info	:	Branch : Tartia, Tangail , Centre : 34(Female), Member ID: 3329 , Group No: 04 Member since: 14-11-2011 (05 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000 Outstanding loan: NIL
(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	:	09 years experience in running business. 09 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01710-767355
Family's Contact No.	:	01759-356784
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RADHA RANI SARKAR joined Grameen Bank since 05 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KOBITA TELECOM
Location	:	Tartia baazar, Tangail
Total Investment in BDT	:	BDT 400000/-
Financing	:	Self BDT 320000/- (from existing business) 80% Required Investment BDT 80000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x 07 ft= 420 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mobile accessories & Studio service▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

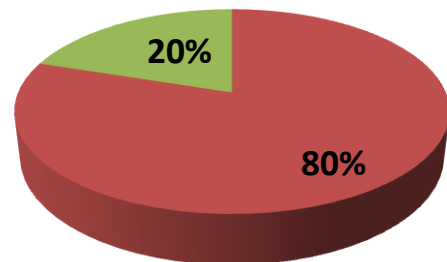
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accessories & Studio service	1600	48000	576000
Total Sales (A)	1600	48000	576000
Less Variable Expense			
Mobile accessories & Studio service	1040	31200	374400
Total variable Expense (B)	1,040	31200	374400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Rent		900	10800
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		400	4800
Guard		120	1440
Mobile bill		400	4800
Total fixed cost (D)		8,820	105840
Net Profit (E)= [C-D]		7,980	95760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Battery	60	130	7,800	1	20,000	20,000	27,800
Charger	120	80	9,600	1	15,000	15,000	24,600
Headphone	20	650	13,000	1	15,000	15,000	28,000
Monitor	1	15000	15,000	0	0	0	15,000
Camera	3	40000	120,000	0	0	0	120,000
Sound system	1	150000	150,000	0	0	0	150,000
Others	1	4600	4,600	0	0	0	4,600
Films	0	0	0	1	30,000	30,000	30,000
Total	206	0	320,000	4	0	80,000	400,000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 80,000
- Total 400,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile accessories & Studio service	2400	72000	864000	907200	952560
Total Sales (A)	2400	72000	864000	907200	952560
Less Variable Expense					
Total variable Expense (B)	1,560	46800	561600	589680	619164
Contribution Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Variable Expense					
Rent		900			
Electricity bill		700	8400	8900	9400
Transportation		1,800	21600	22,100	22600
Salary (self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Guard		120	1440	1440	1440
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		9,420	113,040	114,140	115240
Net Profit (E)= [C-D]		15780	189360	203,380	218156
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	189,360	203,380	218156
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,360	328740
	Total Cash Inflow	269360	360740	546896
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	157,360	328740	514896

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

কবিতা টেলিকম এন্ড স্টুডিও

প্রোগ্রাম
সেবা
হাটখোলা

WE



ও বাতাস
কেটি






THANK YOU










গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

বাকী বাকী
০৪ / ০৩২৯
০৪
৩৪/৯
০৪/০১/০৪
০৪/০১/০৪

গণপ্রজাতন্ত্রী বাংলা
৪নং করটিয়া ইউনিয়ন
উপজেলা- টাঙ্গাইল সদর

লাইসেন্স

বহি নম্বর : ৫০৯
লাইসেন্স নম্বর : ৫০৯
লাইসেন্সধারীর নাম :
পিতা/স্বামীর নাম :
বাসায়ী ঠিকানা :
স্থায়ী ঠিকানা :
পেশার ধরণ :
ফি প্রদানের পরিমাণ :
প্রাপ্ত হয়ে তার ব্যবসা/বণ্টন/পেশা :
তারিখ : ০৪/০১/২০১৭

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধনের কার্যালয়
৬ নং ফারিদা ইউনিয়ন পরিষদ
উপজেলা: টাঙ্গাইল, জেলা: টাঙ্গাইল, বাংলাদেশ

জন্ম সনদ

নথি নং : ০০২৬৫৫
তারিখ : ০৬/০৪/২০১৬
নং : ০০২৬৫৫
পরিচিতি নং : ০২৮৮৫৬২৫৪৯০০২৬৫৫

স্বরূপ সরকার
সংখ্যা (গ্রন্থ) : ২৬-০৯-০২৮৮
কথায় (গ্রন্থ) :
গ্রাম :
উপজেলা :
জেলা :
সংখ্যা :
নাম :
পিতা :
মাতা :
জন্মস্থান :
জন্ম তারিখ :
জন্ম সময় :
জন্ম স্থান :
জন্ম উপজেলা :
জন্ম জেলা :
জন্ম দেশ :
জন্ম স্থান :
জন্ম উপজেলা :
জন্ম জেলা :
জন্ম দেশ :

FAMILY PICTURE

