

Proposed NU Business Name: **BONDHU TELECOM CENTER**

Project identification and prepared by: Md. Md. Ataur Rahman ,  
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



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

Name	:	<b>MD. PARVEG HOSSAIN</b>
Age	:	20-08-1994 ( 22 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Sister
Address	:	Vill: North Khilkoik; P.O: National University ;P.S: Gazipur Sadar ;Dist: Gazipur
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>PERVIN AKTER</b>
(iii) Father's name	:	<b>MD. ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Gasa , Centre # 15 (Female), Member ID: 2514, Group No: 05 Member since: 04-01-1997( 20Years) First loan: BDT 5,000/- Last Loan : 50000 Outstanding loan: 32400
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713580318
Family's Contact No.	:	01914503832
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PERVIN AKTER** joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BONDHU TELECOM CENTER</b>
Location	:	Board bazar, Gazipur
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 58% Required Investment BDT 80,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft = 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Charger,Head Phone,Battery,Memory Card,Load,Bkash,Pen Drive etc.</li> <li>▪Average 14% 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>▪Entrepreneur is owner of the shop</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

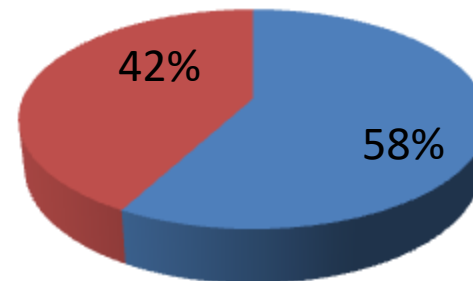
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Eletrics Item	2000	60000	720000
Bikash=(20000*4/1000=80),Load=(5000*27/100=135)	215	6450	77400
<b>Total Sales (A)</b>	2215	66450	797400
<b>Less Variable Expense</b>			
Eletrics Item	1720	51600	619200
<b>Total variable Expense (B)</b>	1,720	51600	619200
<b>Contribution Margin (CM) [C=(A-B)]</b>	495	14850	178200
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		150	1800
<b>Total fixed cost (D)</b>		6,400	76800
<b>Net Profit (E)= [C-D]</b>		8,450	101400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>400</b>	<b>0</b>	<b>0</b>
Mobile	10	3000	30,000	10	3,000	30,000	60,000
Charger	40	70	2,800	15	90	1,350	4,150
Battary	20	140	2,800	0	1,300	0	2,800
head Phone,Remot	150	90	13,500	15	90	1,350	14,850
Mause,Card Rider	8	190	1,520	0	1	0	1,520
Key Board	4	250	1,000	0	630	0	1,000
Speker	10	280	2,800	0	20,000	0	2,800
Memory Card,Nano Sim etc.	1	4000	4,000	0	400	0	4,000
Bkash	1	30000	30,000	1	30,000	30,000	60,000
Load	4	5000	20,000	1	10,000	10,000	30,000
Others	1	1580	1,580	1	7,300	7,300	8,880
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>249</b>	<b>0</b>	<b>110,000</b>	<b>43</b>	<b>0</b>	<b>80,000</b>	<b>190,000</b>

## Source of Finance

- Entrepreneur Contribution=110000
- Investors Investment=80000
- Total=190000



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Electric Item	3000	90000	1080000	1134000	1190700
Bikash=(20000*4/1000=120),Load=(6000*27/100=162)	282	8460	101520	106596	111925.8
<b>Total Sales (A)</b>	3282	98460	1181520	1240596	1302625.8
<b>Less Variable Expense</b>			0		
Electric Item	2580	77400	928800	975240	1024002
			0		
<b>Total variable Expense (B)</b>	2,580	77400	928800	975240	1024002
<b>Contribution Margin (CM) [C=(A-B)</b>	702	21060	252720	265356	278623.8
<b>Less Variable Expense</b>			0		
Rent		0	0	0	0
Electricity bill		400	4800	5300	5800
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		100	1200	1200	1200
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		7,000	81,600	82,700	83800
<b>Net Profit (E)= [C-D]</b>		14060	168720	182,656	194823.8
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	168720	182,656	194823.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		136,720	287376
	<b>Total Cash Inflow</b>	248720	319376	482199.8
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
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	136,720	287376	450199.8

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 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



# বন্ধু টেলিকম সেন্টার

এখানে মোবাইলের যাবতীয় এক্সেসরিজ সুলভ মূল্যে বিক্রয় করা হয়।

- Apple
- Samsung
- Motorola
- Nokia
- BlackBerry
- HTC
- Lenovo
- Meizu
- Xiaomi
- OPPO
- Vivo
- Realme
- OnePlus
- Google
- Microsoft
- Huawei
- Honor
- Meizu
- Xiaomi
- OPPO
- Vivo
- Realme
- OnePlus
- Google
- Microsoft
- Huawei
- Honor

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