

Proposed NU Business Name: **KHAN TELICOM**



Project identification and prepared by: Md. ROKON UDDIN ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHMUD ISLAM KHAN
Age	:	11-10-1987 (30 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother and 04 Sister
Address	:	Vill: Horidagasi , P.O: Keshorhat, P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.MORGINA BIBI
(iii) Father's name	:	LATE ASADUL ISLAM KHAN
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 05 (Female), Member ID: 3194/1, Group No: 07 Member since: 2004- Runing First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 16,801/=
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-410646
Mother's Contact No.	:	01719-669981
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORGINA BIBI joined Grameen Bank since 13 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	:	KHAN TELICOM
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 08 ft =96 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Telicom item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Nowhata,Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	1000	30,000	3,60,000
Income Of Sarvising and Computer	400	12,000	1,44,000
Total Sales (A)	1000	30,000	3,60,000
Less. Variable Expense			
Telicom Item	800	24,000	2,88,000
Total variable Expense (B)	800	24,000	2,88,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)			
Guard			
Transportation		700	8,400
Entertainment		500	6,000
Bank service Charge			
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		10,500	1,26,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Battery	50	300	15,000	50	300	15,000	30,000
Mobile Charger30	30	90	2,700	100	90	9,000	11,700
Headphone17	17	120	1,800	50	120	6,000	7,800
Memori card	15	350	5,200	20	350	7,000	12,200
Mobile Sim	20	100	2,000	50	100	5,000	7,000
Card Didar	3	30	90	-	-	-	90
Others Item	-	-	12,710	-	-	8,000	20,710
Advance For Shop	-	-	50,000	-	-	-	50,000
Total	135		40,000	270		50,000	90,000

Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Telicom Item	2,000	60,000	7,20,000	7,56,000	7,93,800
Income Of Sarvising and Computer	400	12,000	1,44,000	1,51,200	1,58,760
Total Sales (A)	2,000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Telicom Item	1,600	48,000	5,76,000	6,04,800	6,35,040
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,200	98,400	1,00,600	1,04,100
Net Profit (E) [C-D]		15,800	1,89,600	2,01,800	2,13,420
Investment Payback			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	1,89,600	2,01,800	2,13,420
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,69,600	3,51,400
	Total Cash Inflow	2,39,600	3,71,400	5,64,820
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,69,600	3,51,400	5,44,820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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



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FAMILY PICTURE

