

Proposed NU Business Name: KAJOL TALICOM



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: KAMRUL HASAN KAJOL
Age	:	02-05-1998(19 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarit
Children	:	nill
No. of siblings:	:	nill
Address	:	Vill: chaprokoma P.O:chaprokona P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Most: KALPONA BAGUM
(iii) Father's name	:	MD: ABDUL KASHAM
(iv) GB member's info	:	Branch: kandua , Centre # 06 (mel), Member ID: 4723, Group No: 03 Member since: 1996-raning (21ears) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 120,000 Outstanding loan: 101,520
(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	:	02 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.	:	01711-512774
Family's Contact No.	:	01779-805450
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.ABUL KASHAM Joined Grameen Bank Since 21 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	KAJAL TALICOM
Location	:	kanduaBazar, donbari,Tangail.
Total Investment in BDT	:	BDT 329,000
Financing	:	Self BDT 279,000(from existing business) 85% Required Investment BDT 50,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 15ft= 150 Square ft
Security of the shop	:	63,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobail lod becash , etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

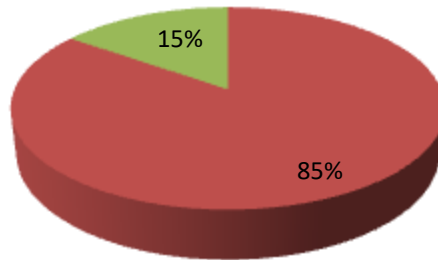
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pices, Shart, LAngi, etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Three pices, Shart, Langi, etc.	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1600	19,200
Electricity Bill		250	3,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		500	6,000
Gud		1,00	1,200
Entertainment		500	6,000
Genaretor		150	1,800
Bank service Charge		0	0
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobail	30p	1300	39,000				39,000
Bekash		0	175,000			50,000	225,000
Chargar	10p	80	800				800
Batary	7p	200	1,400				1,400
Security			63,000				63,000
Total			279,000			50,000	329,000

Source of Finance



- Entrepreneur's Contribution
279,000
- Investor's Investment 50,000
- Total 329,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Narish food,vushi,Bish, etc	4300	129000	1548000	1625400	1706670
0	0	0	0	0	0
Total Sales(A)	4300	129000	1548000	1625400	1706670
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3870	116100	1393200	1462860	1536003
Total Variable Expense	3870	116100	1393200	1462860	1536003
Contributon Margin (CM) [C=(A-B)]	430	12900	154800	162540	170667
Less Fixed Expense					
Rent		1600	19200	19200	19200
Electric Bill		250	3000	3300	3600
Transportaion		200	2400	2520	2646
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		500	6000	6000	6000
Entertainment		500	6000	6000	6000
Gard		150	1800	1800	1800
Generator		100	1200	1200	1200
Mobil Bill			0	100	200
Total Fixed Cost (D)		8300	98400	98920	99446
Net Profit (E)= [C-D]		4600	55200	57960	60858
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	55,200	57960	60858
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		35200	73160
	Total Cash Inflow	105,200	93,160	134,018
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	35,200	73,160	114,018

SWOT ANALYSIS

STRENGTH

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

বিকাশ
ককল

কাজান তেলিক

ফটোস্ট্যাট

স্বাস্থ্যকর পানীয়
স্বাস্থ্যকর পানীয়
স্বাস্থ্যকর পানীয়

গার্স কাজল টেলিকম । কেন্দুয়া বাজার, ধনবাড়ী, টাঙ্গাইল

প্রয়োজনে পাশে
বিকাশ

bKash
বিকাশ

bKash

বিকাশ
করুন













FAMILY PICTURE

