

ZAKIR TELECOM



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	:	MD ZAKIR HOSSAIN
Age	:	09-10-1990 (25 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers & 1 Sister
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	:	MOST JOYNOB BEGUM
(iii) Father's name	:	MD HABIBUR RAHMAN
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # (Female), Member ID: 6576, Group No: 09 Member since: 02-01-1996 (19 Years) First loan: 2,500 taka.
Further Information:		Existing loan: BDT 14,000 Outstanding loan: BDT 9,072
(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 has one year training from a mobile shop.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-029077
Father Contact No.	:	01934-787783
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elengar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Joynob Begum is a member of Grameen Bank since 19 years. At first she took 2,500 taka loan from Grameen Bank. Most. Joynob Begum gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ZAKIR TELECOM
Location	:	Elenga bus stand, Tangail
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card etc.▪Mobile phone servicing here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

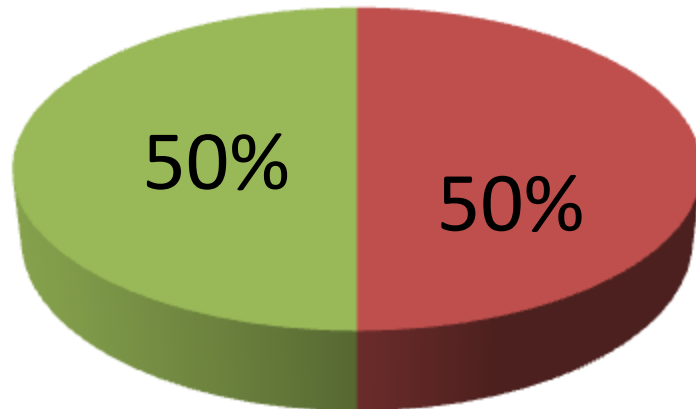
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Phone, Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	3,300	99,000	1,188,000
Servicing	300	9,000	108,000
Total Sales (A)	3,600	108,000	1,296,000
Less. Variable Expense			
Mobile Phone, Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	2,640	79,200	950,400
Servicing cost	50	1,500	18,000
Total variable Expense (B)	2,690	80,700	968,400
Contribution Margin (CM) [C=(A-B)]	910	27,300	327,600
Less. Fixed Expense			
Rent		7,000	84,000
Electricity Bill		1,000	12,000
Generator bill		300	3,600
Entertainment		500	6,000
Mobile Bill		400	4,800
Transportation		1,000	12,000
Salary (staff)		3,000	36,000
Salary (self)		6,000	72,000
Guard		100	1,200
Total fixed Cost (D)		19,300	231,600
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	1,50,000	2,00,000	3,50,000
Security	30,000	-	30,000
Servicing Machine and Computer	20,000	-	20,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile Phone, Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	5,000	150,000	1,800,000	1,890,000	1,984,500
Servicing	400	12,000	144,000	151,200	158,760
Total Sales (A)	5,400	162,000	1,944,000	2,041,200	2,143,260
Less. Variable Expense					
Mobile Phone, Mobile charger, Mobile LCD, Ribbon, Touch Screen, Screen Paper, Memory Card	4,000	120,000	1,440,000	1,512,000	1,587,600
Servicing cost	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	4,100	123,000	1,476,000	1,549,800	1,627,290
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468,000	491,400	515,970
Less. Fixed Expense					
Rent		7,000	84,000	84,000	84,000
Electricity Bill		500	6,000	7,000	8,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	19,000	20,000
Salary (staff)		5,000	60,000	60,000	60,000
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		22,083	265,000	267,500	270,000
Net Profit (E) [C-D]		16,917	203,000	223,900	245,970
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	203,000	223,900	245,970
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		127,000	274,900
	Total Cash Inflow	407,000	354,900	524,870
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	127,000	274,900	444,870

SWOT ANALYSIS

STRENGTH

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

Pictures

















ফরম নং-২৬

ক্রমিক নং- 2958

এলেক্সা পৌরসভা

কালিহাতি, টাঙ্গাইল।

লাইসেন্স নম্বর ২৯৫৮

সন : ২০১৮-১৫

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

ব্যবসা লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : জ্যাকির হটেল
প্রোপ্রাইটার : স্বঃ জ্যাকির হোসেন
ঠিকানা : ৩২নং সরকারী, কালিহাতি, টাঙ্গাইল।
ব্যবসার ধরণ : হটেলিং ব্যবসা
মেয়াদ উত্তীর্ণের তারিখ : ৩০ জুন ২০১৫ খ্রিঃ পর্যন্ত।

	রেট	মোট টাকা
লাইসেন্স ফি		= ৬০৮
জরিমানা		/
অন্যান্য		/

মোট টাকা : ৩৮ নং সরকারী নং = ৬০৮
কথায় : ৩৮ নং সরকারী নং

Sham নতুন প্রনবায়ন
লাইসেন্স পরিদর্শক ২৮/১৫

সচিব
সচিব ২৮/১৫
এলেক্সা পৌরসভা

মেয়র
মেয়র ২৮/১৫
এলেক্সা পৌরসভা

এলেক্সা পৌরসভা
মোঃ আব্দুল করিম
লাইসেন্স পরিদর্শক
এলেক্সা পৌরসভা

বিঃ দ্রঃ পৌর আইন চলিচ্ছে কোন কাজ করিলে কর্তৃপক্ষ কোন কারণ না দর্শিয়া এই লাইসেন্স ব্যক্তি সহ বিধি মোতাবেক জরিমানা ও শাস্তিমূলক ব্যবস্থা গ্রহণ করিতে পারিবেন।

মোঃ আব্দুল করিম

কালিহাতি, টাঙ্গাইল।

FAMILY PICTURE

