

## Proposed NU Business Name: **LOKNATH TELECOM**



Project identification and prepared by: Md. Shahidul Islam  
Jamurki Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



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

|  |   |  |
|--|---|--|
| Name   | : | <b>LAKHAN DAS</b>  |
| Age  | : | 13-07-1989 (26 Years)  |
| Education, till to date                          | : | Class Eight  |
| Marital status                                   | : | Unmarried  |
| Children   | : | NIL  |
| No. of siblings:                                 | : | 2 Brothers   |
| Address  | : | Vill: Barpakhia,P.O: Elasin, P.S: Delduar , 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                               | : | <b>ALLADI RANI DAS</b>   |
| (iii) Father's name                              | : | <b>PORESH CHANDRA DAS</b>  |
| (iv) GB member's info                            | : | Branch: Elasin, Centre # 34(Female),<br>Member ID: 6437, Group No: 08<br>Member since: 08-11-2004 (11Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Outstanding loan: 10,320   |
| (v) Who pays GB loan installment                 | : | Mother   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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.) | : | Tailoring Business   |
| Business Experiences and Training Info  | : | 8 years experience in running business.<br>He has 1 years training |
| Other Own/Family Sources of Income  | : | Nil  |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| Entrepreneur Contact No.  | : | 01730868961  |
| Mother's Contact No.  | : | 01778549961  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkia Unit, Tangail        |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALLADI RANI DAS** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buiusness.

## Proposed Nobin Udyokta Business Info

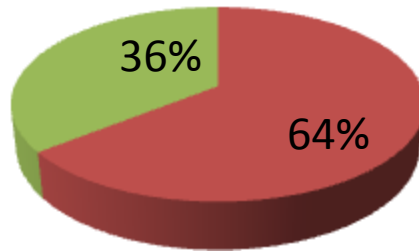
|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>LOKNATH TELECOM</b>  |
| Location  | : | Elasin Bazar, Tangail   |
| Total Investment in BDT                           | : | BDT 2,24,000/-  |
| Financing   | : | Self BDT 1,44,000 /- (from existing business) 64%<br>Required Investment BDT 80,000/- (as equity)36%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 10ft x 05 ft= 50 square ft  |
| Security of the shop                              | : | Nil   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Mobile accessories, Jewelry &amp; B-kash .</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee. One will be appointed after getting equity fund.</li> <li>▪The shop is own.</li> <li>▪Collects goods from Tangail.</li> <li>▪Agreed grace period is 4 months.</li> </ul> |

## Existing Business (BDT)

| Particular                                | Daily | Monthly | Yearly  |
|---|-------|---------|---------|
| <b>Revenue(Sales)</b>                     |       | 0       | 0       |
| Mobile accessories, Jewelry & B-kash      | 5000  | 150000  | 1800000 |
|   | 0     | 0       | 0       |
| <b>Total Sales (A)</b>                    | 5000  | 150000  | 1800000 |
| <b>Less Variable Expense</b>              |       |         | 0       |
| Mobile accessories, Jewelry & B-kash      | 4500  | 135000  | 1620000 |
| <b>Total variable Expense (B)</b>         | 4,500 | 135000  | 1620000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 500   | 15000   | 180000  |
| <b>Less Variable Expense</b>              |       | 0       | 0       |
| Rent                                      |       | 500     | 6000    |
| Electricity bill                          |       | 280     | 3360    |
| Transportation                            |       | 200     | 2400    |
| Salary (self)                             |       | 5000    | 60000   |
| Salary(Staff)                             |       | 0       | 0       |
| Entertainment                             |       | 300     | 3600    |
| Guard                                     |       | 150     | 1800    |
| Generator                                 |       | 0       | 0       |
| Mobile bill                               |       | 400     | 4800    |
| <b>Total fixed cost (D)</b>               |       | 6,830   | 81960   |
| <b>Net Profit (E)= [C-D]</b>              |       | 8,170   | 98040   |

| Investment Breakdown        |          |          |        |
|-----------------------------|----------|----------|--------|
| Particulars                 | Existing | Proposed | Total  |
| Mobile (25x1200)            | 30,000   | 40,000   | 70000  |
| Charger,Battery,Memory card | 19,550   | 11,000   | 30550  |
| SIM,Remote & others         | 27,450   | 29,000   | 56450  |
| Gold(1 Vori)                | 35,000   | 0        | 35000  |
| Siver(20 Vori)              | 12,000   | 0        | 12000  |
| Bikash                      | 20,000   | 0        | 20000  |
| Total                       | 144,000  | 80000    | 224000 |

## Source of Finance



- Entrepreneur's Contribution 144,000
- Investor's Investment 80,000
- Total 224,000

## Financial Projection (BDT)

| Particular                                | Daily | Monthly | Year1         | Year 2  |
|---|-------|---------|---------------|---------|
| <b>Revenue(Sales)</b>                     |       |         |               |         |
| Mobile accessories, Jewelry & B-kash      | 7500  | 225000  | 2700000       | 2835000 |
| Item                                      | 0     | 0       | 0             | 0       |
| <b>Total Sales (A)</b>                    | 7500  | 225000  | 2700000       | 2835000 |
| <b>Less Variable Expense</b>              |       |         |               |         |
| Mobile accessories, Jewelry & B-kash      | 6750  | 202500  | 2430000       | 2551500 |
| Item                                      | 0     | 0       | 0             | 0       |
| <b>Total variable Expense (B)</b>         | 6,750 | 202500  | 2430000       | 2551500 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 750   | 22500   | 270000        | 283500  |
| <b>Less Variable Expense</b>              |       |         |               |         |
| Rent                                      |       | 500     | 6,000         | 6,000   |
| Electricity bill                          |       | 280     | 3360          | 4000    |
| Transportation                            |       | 500     | 6,000         | 6,500   |
| Salary (Self)                             |       | 5000    | 60000         | 60000   |
| Salary(Staff)                             |       | 0       | 0             | 0       |
| Entertainment                             |       | 500     | 6000          | 6000    |
| Generator                                 |       | 0       | 0             | 1800    |
| Guard                                     |       | 150     | 1800          | 1800    |
| Mobile bill                               |       | 500     | 6000          | 6000    |
| <b>Total fixed cost (D)</b>               |       | 7,430   | 89,160        | 90,300  |
| <b>Net Profit (E)= [C-D]</b>              |       | 15070   | 180840        | 193,200 |
| Investment Payback                        |       |         | <b>48,000</b> | 48,000  |



## Cash flow projection on business plan (rec. & Pay)

| SR#        | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1          | Cash Inflow                                       |                     |                     |
| 1.1        | Investment Infusion by Investor                   | 80,000              |                     |
| 1.2        | Net Profit  | 180,840             | 193,200             |
| 1.3        | Depreciation (Non cash item)                      |                     |                     |
| <b>1.4</b> | Opening Balance of Cash Surplus                   |                     | 132840              |
|            | <b>Total Cash Inflow</b>                          | 260840              | 326040              |
| 2          | Cash Outflow                                      |                     |                     |
| 2.1        | Purchase of Product                               | 80,000              |                     |
| 2.2        | Payment of GB Loan                                |                     |                     |
| <b>2.3</b> | Investment Pay Back (Including Ownership Tr. Fee) | 48,000              | 48,000              |
|            | <b>Total Cash Outflow</b>                         | 128,000             | 48000               |
| 3          | <b>Net Cash Surplus</b>                           | 132,840             | 278040              |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 08 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

Pictures



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**রবি**

**লোকনাথ টেলিকম**  
নয়াচর বাকার, মেলদুপার, ঝিনাইদহ



















বাংলাদেশ গ্রামীণ ব্যাংক

গ্রামীণ পরিচয় কার্ড



নাম: মাসুম হান্নান

পিতা: মোস্তাফিজ হান্নান

পিতার নাম: মাসুম হান্নান

তারিখ: ১৫/০৫/২০১৮

Date of Birth: 15/05/2018

ID NO: 9312347623361

এই কার্ডটি গ্রামীণ ব্যাংকের মাধ্যমে প্রদান করা হয়েছে। এটি গ্রামীণ পরিচয় কার্ড এবং এটি গ্রামীণ ব্যাংকের মাধ্যমে প্রদান করা হয়েছে।

গ্রামীণ পরিচয় কার্ড প্রদান করা হয়েছে।



গ্রামীণ ব্যাংক  
বাংলাদেশ গ্রামীণ পরিচয় কার্ড

সহজ স্বপ্নের পাশে

নাম: মাসুম হান্নান

ফোন নং: ৫৫৬৭

গ্রাম নং: ০৮

জেলা নং: ৬৪২

জেতার নাম: মাসুম হান্নান

এই ইমুর তারিখ: ২০/০৫/১৮

স্বাক্ষর: [Signature]

# FAMILY PICTURE

