

Proposed NU Business Name: **JANNAT TELECOM**



Project identification and prepared by: Md Rasel Ali,
Elasin Unit, Tangail,

Project verified by: MD Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAHID MIAH
Age	:	07-12-1988 (28 Years)
Education, till to date	:	Hons
Marital status	:	Married
Children	:	1 Son, 1 Daughter
No. of siblings:	:	2 Brothers, 1 Sister
Address	:	Vill: Gouhata, P.O: Goyhata, P.S: Nagorpur, 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	:	MD CHAN MIA
(iii) Father's name	:	MST SUFIA BEGUM
(iv) GB member's info	:	Branch: Goyhata, Nagorpur Centre # 05(Female), Member ID: 1328/2, Group No: 05 Member since: 29-03-2004 (12 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 23000, Outstanding loan:
(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	:	10 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.	:	01711076800
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SUFIA BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JANNAT TELECOM
Location	:	Goyhata Baazar, Nagorpur,Tangail
Total Investment in BDT	:	BDT 3,90,000
Financing	:	Self BDT 2,90,000 (from existing business) 74% Required Investment BDT 100,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories. Bkash, flexiload, mobicash items.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Goyhata▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics,Stationary & Ornaments	2500	75000	900000
Bkash, Duchbangla, Mobi cash	290	8700	104400
Total Sales (A)	2790	83700	1004400
Less Variable Expense			
Cosmetics,Stationary & Ornaments	2200	66000	792000
Total variable Expense (B)	2,200	66000	792000
Contribution Margin (CM) [C=(A-B)	590	17700	212400
Less Variable Expense			
Rent		400	4800
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Mobile bill		400	4800
Total fixed cost (D)		7,600	91200
Net Profit (E)= [C-D]		10,100	121200

Investment Breakdown

Particulars	Existing	Proposed	Total
Mobile	90,000	37,500	127500
Mobile battery	20,000	8,000	28000
Mobile charger	10,500	5,000	15500
Energy bulb	2,000	20,000	22000
Memory	6,000	10,000	16000
Headphone	1,400	9,000	10400
Mobile sim card	64,100	10,500	74600
Mobile card	20,000		20000
Bikash+Datch bangla++ Mobi cash	76000		76000
	290,000	100,000	390000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics,Stationary & Ornaments	5000	150000	1800000	1890000
Bkash, Duchbangla, Mobi cash	290	8700	104400	109620
Total Sales (A)	5290	158700	1904400	1999620
Less Variable Expense				
Cosmetics,Stationary & Ornaments	4400	132000	1584000	1663200
Total variable Expense (B)	4,400	132000	1584000	1663200
Contribution Margin (CM) [C=(A-B)	890	26700	320400	336420
Less Variable Expense				
Rent		400	4,800	9,800
Electricity bill		600	7200	7400
Transportation		1,000	12000	8,600
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		500	6000	6000
Total fixed cost (D)		7,800	93600	95,400
Net Profit (E)= [C-D]		18,900	226800	241,020
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	226,800	241,020
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		166,800
	Total Cash Inflow	326800	407820
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	166,800	347820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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



জান্নাত টেলিকম

প্রোঃ মোঃ শহিদ

এখানে বিকাশ, ডাচ বাংলা, মাই ক্যাশ
ইউ ক্যাশ ও এম ক্যাশ টাকা পাঠানো হয় এবং
সকল প্রকার ফ্ল্যাঙ্কি লোড করা হয়।



মোবাঃ 01711-076800

শুক্রবার
একুশ দিন



বিজ্ঞপ্তি

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এখানে DBBL করা হয়



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prayer request

প্রয়োজনে পাশে বিকাশ



বিকাশ



FAMILY PICTURE

