

# Proposed NU Business Name: **NUR TELECOM & MOBILE SERVICING CENTRE**



Project identification and prepared by: Md Habil Uddin  
Nagorpur Unit, Tanagail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD NURUZZAMAN HOSSAIN</b>
Age	:	10-10-1988 (28 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Rajuar Tek, P.O: Doptier. 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	:	<b>MOST. NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD AKTER SHEIKH</b>
(iv) GB member's info	:	Branch: Doptier, Centre # 36 (Female), Member ID: 3681, Group No: 06 Member since: 04-09-2002 (14 Years) First loan: BDT 8,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 29,760
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. 2 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-786286
Family's Contact No.	:	01741-324844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. NURJAHAN BEGUM** joined Grameen Bank since 14 years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

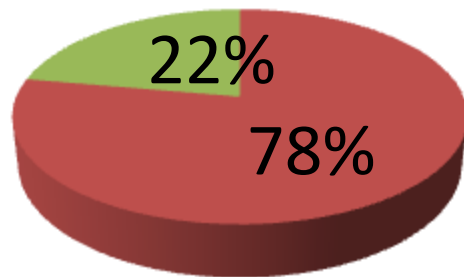
Business Name	:	<b>NUR TELECOM &amp; MOBILE SERVICING CENTRE</b>
Location	:	Tebaria Bazaar, Ma Complex & Super Market, Tangail
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350,000/- (from existing business) 78% Required Investment BDT 100,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile phone item etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>		
Mobile item	130,000	1,560,000
<b>Total Sales (A)</b>	<b>130,000</b>	<b>1,560,000</b>
<b>Less. Variable Expense</b>		
Mobile item	110,500	1,326,000
<b>Total variable Expense (B)</b>	<b>110,500</b>	<b>1,326,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>19,500</b>	<b>234,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	800	9,600
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Entertainment	500	6,000
Rent	1,200	14,400
<b>Total fixed Cost (D)</b>	<b>10,000</b>	<b>120,000</b>
<b>Net Profit (E) [C-D]</b>	<b>9,500</b>	<b>114,000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile phone	10	5000	50,000	20	5000	100,000	150,000
Keypad phone	70	1000	70,000	0	0	0	70,000
Battery	250	250	62,500	0	0	0	62,500
Charger	180	85	15,300	0	0	0	15,300
Cable	48	1000	48,000	0	0	0	48,000
Watch	98	250	24,500	0	0	0	24,500
Energy Bulb	100	250	25,000	0	0	0	25,000
Miter	20	1000	20,000	0	0	0	20,000
Memory Card	150	230	34,500	0	0	0	34,500
Others	1	200	200	0	0	0	200
<b>Total</b>	<b>927</b>		<b>350,000</b>	<b>20</b>		<b>100,000</b>	<b>450,000</b>

## Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 100,000
- Total 450,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Mobile item	170,000	2,040,000	2,142,000	2,249,100
<b>Total Sales (A)</b>	<b>170,000</b>	<b>2,040,000</b>	<b>2,142,000</b>	<b>2,249,100</b>
<b>Less. Variable Expense</b>				
Mobile item	144,500	1,734,000	1,820,700	1,911,735
<b>Total variable Expense (B)</b>	<b>144,500</b>	<b>1,734,000</b>	<b>1,820,700</b>	<b>1,911,735</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>25,500</b>	<b>306,000</b>	<b>321,300</b>	<b>337,365</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	800	9,600	10,500	11,500
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,500	30,000	32,000	34,000
Entertainment	500	6,000	7,000	7,500
Rent	1,200	14,400	14,400	14,400
<b>Total Fixed Cost</b>	<b>10,600</b>	<b>127,200</b>	<b>131,900</b>	<b>135,900</b>
<b>Net Profit (E) [C-D]</b>	<b>14,900</b>	<b>178,800</b>	<b>189,400</b>	<b>201,465</b>
<b>Investment Payback</b>		<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	178,800	189,400	201,465
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		138,800	288,200
	<b>Total Cash Inflow</b>	<b>278,800</b>	<b>328,200</b>	<b>489,665</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>138,800</b>	<b>288,200</b>	<b>449,665</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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ব্যাকগ্রাউন্ড  
চার্জার  
হেডসেট  
কোডিং  
কাস্টম  
সেমেসি  
সিম কার্ড  
মাল্টি ব্র্যান্ড  
সার্ভিস



  
 জাতীয় ব্যাংক  
 National Bank  
 সর্বজনীন আর্থিক সেবা  
 National Bank

সহজ অণের পাশ বই

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নম্বরের  
 মো: ব্রজকৃষ্ণানন্দ হোসেন, পিতা: মোঃ মোস্তাফিজ  
 শেখ, গ্রাম: বাগুয়ারাড়া, পোস্ট: ৯১-২, ডাকঘর: মতিপুর  
 পোস্টফিস: মতিপুর, জেলা: উত্তর দিনাজপুর। অফিসিয়াল: হাজিরা  
 ক্রম: ১১১১১১ (খ্রি:) পেশা: কৃষক।

মো: ব্রজকৃষ্ণানন্দ হোসেন  
 বাগুয়ারাড়া  
 পোস্ট: ৯১-২  
 ডাকঘর: মতিপুর

উৎস: কৃষিকাজে আয়। মো: কলিকতা, জিলা:  
 মো: হাজিরা, পিতা: মতিপুর, ডাকঘর: মতিপুর - ৯১-২।  
 ডাকঘর: মতিপুর, পোস্টফিস: মতিপুর, জেলা: উত্তর দিনাজপুর।  
 অফিসিয়াল: হাজিরা, ক্রম: ১১১১১১ (খ্রি:) পেশা: কৃষক।  
 আয়: মতিপুর ডাকঘর থেকে হাজিরা মতিপুর  
 পার্কে "১৫ কলিকতা ৩০ মতিপুর হাজিরা হাজিরা ২ (১৫)  
 মতিপুর হাজিরা ২ (১৫) অফিসিয়াল: হাজিরা ৫৫,০০০

জাতীয় ব্যাংক  
 National Bank  
 ID NO: 2817239210251



# FAMILY PICTURE

