

Proposed NU Business Name: **S A TELECOM**



Project identification and prepared by: MD Lokman Hekim
Godagari, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ATIKUL ALAM
Age	:	15-11-1989 (27 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Mohadebpur P.O: Kakonhat, P.S: Godagari, Dist: Rajshahi.
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 ASIA BEGUM
(iii) Father's name	:	MD ASKOR ALI
(iv) GB member's info	:	Branch: Pakri, Godagari , Centre # 18 (Female), Member ID: 1411/5, Group No: 02 Member since: 2006 to 2012 (06Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: BDT 30000 , Outstanding loan: 7,480/-
(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.)	:	None
Business Experiences and Training Info	:	06 years experience in running business. 06 Years in own business He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-020009
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD ASIA BEGUM Joined Grameen Bank Since 06 Years Ago. At First She Took 5000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	S A TELECOM
Location	:	Kakon Hat Godagari, Rajshahi
Total Investment in BDT	:	BDT 310,000
Financing	:	Self BDT 260,000 (from existing business) 84% Required Investment BDT 50,000 (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14 ft x 10 ft= 140 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Accessories etc.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Capai, Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile Accessories .	2700	81000	972000
	0	0	0
Total Sales (A)	2700	81000	972000
Less Variable Expense			
Mobile Accessories .	2160	64800	777600
Total variable Expense (B)	2,160	64800	777600
Contribution Margin (CM) [C=(A-B)	540	16200	194400
Less Variable Expense			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		250	3000
Guard		100	1200
Generator		50	600
Bank charge		200	2400
Mobile bill		300	3600
Total fixed cost (D)		8,300	99600
Net Profit (E)= [C-D]		7,900	94800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	80	1200	96,000	25	1,200	30,000	126,000
Charger	40	70	2,800	72	70	5,040	7,840
Battery	30	210	6,300	50	210	10,500	16,800
Memory	20	220	4,400	15	220	3,300	7,700
Head phone	100	45	4,500	0	0	0	4,500
Display	70	250	17,500	0	0	0	17,500
Others	1	8500	8,500	1	1,160	1,160	9,660
Security	1	120000	120,000	0	0	0	120,000
Total	342	0	260,000	163	0	50,000	310,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile Accessories .	4700	141000	1692000	1776600	1865430
	0	0	0	0	0
Total Sales (A)	4700	141000	1692000	1776600	1865430
Less Variable Expense			0		
Mobile Accessories .	3760	112800	1353600	1421280	1492344
			0		
Total variable Expense (B)	3,760	112800	1353600	1421280	1492344
Contribution Margin (CM) [C=(A-B)	940	28200	338400	355320	373086
Less Variable Expense			0		
Rent		1,000	12000	12,000	12000
Electricity bill		600	7200	7700	8200
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		250	3000	3000	3000
Guard		100	1200	1200	1200
Generator		50	600	600	600
Bank charge		200	2400	2400	2400
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		12,100	142,200	143,300	144400
Net Profit (E)= [C-D]		16100	193200	212,020	228686
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	193,200	212,020	228686
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		173,200	365220
	Total Cash Inflow	243200	385220	593906
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	20000	20000
3	Net Cash Surplus	173,200	365220	573906

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

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কাকন হাট গোড়াউন মোড়, গোদাগাড়ী, রাজশাহী।
মোবা : ০১৭২৫-০২০০০৯



KAMASONIC
MODEL: SK-26 E08M
BLUETOOTH SPEAKER
WARRANTY: 1 Year
FREQUENCY: 20-20000 Hz
OUTPUT POWER: 20W

KAMASONIC
Bluetooth
Speaker





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PARASOPIE
MODEL: M-123456
FAIR

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FAMILY PICTURE

