

Proposed NU Business Name: **SOTOTA TELECOM**



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Project verified by: MD. Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANOWAR HOSSAIN
Age	:	04-01-1990 (27 Years)
Education, till to date	:	HSC
Marital status	:	Marriad
Children	:	Null
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Gojariya kandi ; P.O Sosordi ; P.S: feni Sadar, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SENOYARA
(iii) Father's name	:	MD. SALEH AHMED
(iv) GB member's info	:	Branch: Sosordi, Feni ; Centre # 21 (Female), Member ID: 9913/4, Group No: 07 Member since: 11-09-2006 (10 Years) First loan: BDT 5,000 /- Outstanding loan: Null
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.)	:	Nil
Business Experiences and Training Info	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Grocery Store
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829-999119
Family's Contact No.	:	01832-426564
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SENOYARA joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOTOTA TELECOM
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 337,500/-
Financing	:	Self BDT 257,500/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 5 ft= 100 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile head phone,charger,casing,mobile,display, Battery, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

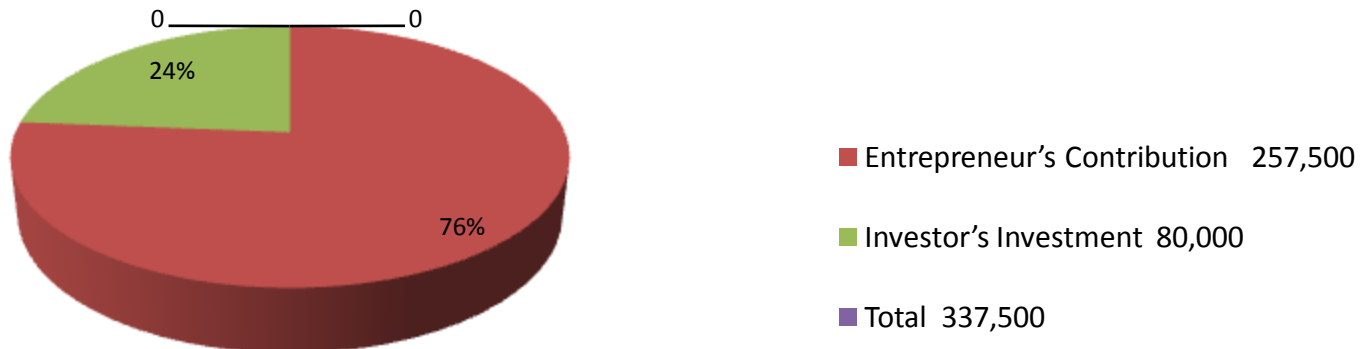
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Charger,head phone.casing,display etc	2,000	60000	720000
Service	800	24000	288000
Total Sales (A)	2,800	84000	1008000
Less. Variable Expense			
Charger,head phone.casing,display etc	1,600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less. Fixed Expense			
Rent		1200	14400
Electricity Bill		1200	14400
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		80	960
Generator		600	7200
Mobile Bill		300	3600
Total fixed Cost (D)		9,680	116160
Net Profit (E) [C-D]		20,320	243840

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Computer	2	35,000	70,000	Computer	0	0	0	70,000
Laptop	1	50,000	50,000	Laptop	0	0	0	50,000
Mobile	10	1000	10,000	Mobile	40	1000	40,000	50,000
Battery	70	220	15,400	Battery	50	200	10,000	25,400
Charger	30	70	2100	Charger	200	70	14,000	16,100
Others	1	0	70,000		0	0	16,000	86,000
Security	1	0	40,000		0	0	0	40,000
Total			257,500				80,000	337,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Charger,head phone.casing,display etc	2,500	75000	900000	945000	992250
Service	1000	30000	360000	378000	396900
Total Sales (A)	3,500	105000	1260000	1323000	1389150
Less. Variable Expense					
Charger,head phone.casing,display etc	2,200	66000	792000	831600	873180
Total variable Expense (B)	2,200	66000	792000	831600	873180
Contribution Margin (CM) [C=(A-B)	1300	39000	468000	491400	515970
Less. Fixed Expense					
Rent		1200	14400	14400	14400
Electricity Bill		1500	18000	18500	18800
Transportation		1300	15600	16000	16500
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		80	960	960	960
Generator		600	7200	7200	7200
Mobile Bill		400	4800	5000	5300
Total Fixed Cost		10380	124560	125660	126760
Net Profit (E) [C-D]		28620	343440	365740	389210
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	343440	365740	389210
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		311,440	645,180
	Total Cash Inflow	423,440	377,180	
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	311,440	645,180	613,180

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Own Business : 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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মোবাইল : ০১৮২৯-৯৫০৯৮৩, ০১৮২৯-৯৯৯১১৯

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