

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



Project identification and prepared by: Md.Nurul Islam  
Kaliakor Unit,Gazipur

Project verified by: MD. Siddiqur Rahoman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SHAWUN MAHMUD</b>
Age	:	01/01/1992 (25 Years)
Education, till to date	:	S.S.C
Marital status	:	Mmarried
Children	:	No
No. of siblings:	:	02 Brothers and 1 sister
Address	:	Vill: Sahajbad P.O: Bashtoli P.S: Kaliakor, Dist:Gazipur
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>SUMSUNNAHAR</b>
(iii) Father's name	:	<b>MD:ABU SAIM</b>
(iv) GB member's info	:	Branch:Ataboho kaliakair , Centre # 15 (Female), Member ID: 2166/1,                      Group No: 06 Member since: 25/01/1997 (20Years) First loan: BDT 3,000 /- Last ioan : 1,20,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 86,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (job)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-484215
Family's Contact No.	:	01759-832004
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUMSUNNAHAR** joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SANJIDA TELECOM</b>
Location	:	Shopipur bazar, Kaliakor ,Gazipur
Total Investment in BDT	:	BDT 3,80,400/-
Financing	:	Self BDT 3,30,400/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 12 ft= 132 square ft
Security of the shop	:	3,00,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like mobile,battery,charger etc .</li> <li>▪ Average 10% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪ Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪ The shop is rented.</li> <li>▪Collects goods from Konabari.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

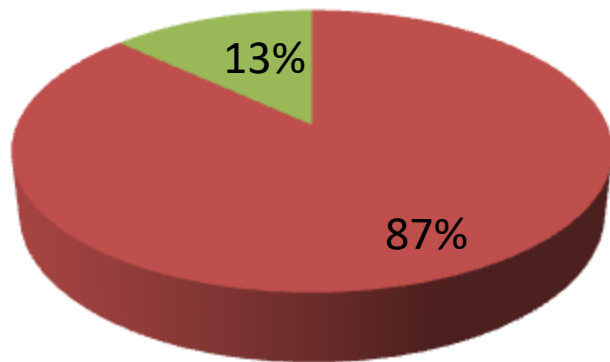
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile,battary,charger,etc	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less. Variable Expense</b>			
Mobile,battary,charger,etc	7,200	216,000	2,592,000
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,500	42,000
Electricity Bill		1500	18,000
Transportation		1,000	12,000
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (self)		5,000	60,000
<b>Gard</b>		<b>150</b>	<b>1,800</b>
<b>Genator</b>		<b>500</b>	<b>6,000</b>
<b>Total fixed Cost (D)</b>		<b>11,950</b>	<b>143,400</b>
<b>Net Profit (E) [C-D]</b>		<b>12,050</b>	<b>144,600</b>

## Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Mobile	120	1200	144,000			162,000
An mobile	25	6000	150,000	10	50,000	200,000
Battary	100	200	20,000			22,000
Charger	120	70	8,400		0	8,400
Glass paper	200	30	6,000		0	6,000
Head phone	25	80	2,000		0	2,000
<b>Total</b>			<b>330,400</b>		<b>50,000</b>	<b>380400</b>

## Source of Finance



- Entrepreneur's Contribution  
330,400
- Investor's Investment 50,000
- Total 380,400

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Mobile,battary,charger,etc	11,000	330,000	3,960,000	4,158,000	4,365,900
<b>Total Sales (A)</b>	<b>11,000</b>	<b>330,000</b>	<b>3,960,000</b>	<b>4,158,000</b>	<b>4,365,900</b>
<b>Less. Variable Expense</b>					
Mobile,battary,charger,etc	9,900	297000	3564000	3742200	3929310
<b>Total variable Expense (B)</b>	<b>9,900</b>	<b>297,000</b>	<b>3,564,000</b>	<b>3,742,200</b>	<b>3,929,310</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		1,500	18,000	18,000	18,000
Mobile Bill		200	2,400	2,400	2,400
Entertainment		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
<b>Gard</b>		<b>150</b>	1800	1,800	1,800
<b>Genator</b>		<b>500</b>	6,000	6,000	6,000
<b>Total Fixed Cost</b>		<b>12,450</b>	<b>149,400</b>	149,400	149,400
<b>Net Profit (E) [C-D)</b>		<b>20,550</b>	<b>246,600</b>	266,400	287,190
<b>Investment Payback</b>			<b>20,000</b>	20,000	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	246,600	266,400	287,190
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		226,600	473,000
	<b>Total Cash Inflow</b>	<b>296660</b>	<b>493,000</b>	<b>760,190</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>226,600</b>	<b>473,000</b>	<b>740,190</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Shopipur bazar, Kaliakor  
,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

