

Proposed NU Business Name: **SAFIA TELECOM**



Project identification and prepared by Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shush anta Kumar Bish



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

Name	:	<b>MD:SAIDUL ISLAM</b>
Age	:	10/02/1995(21 Years)
Education, till to date	:	Diploma Engineering Pass
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Saback GopalgowP.O: Karamierhat ; P.S: Sonagazi 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	:	<b>SAYNOWARA BEGUM</b>
(iii) Father's name	:	<b>MD:ABDUL OHAB</b>
(iv) GB member's info	:	Branch: Chormoglishpur, Sonagazi, Centre # 15(Female), Member ID: 2234, Group No: 02 Member since: 15/03/1999- 2009( 10 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 15000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	NA
(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	:	06 years experience in running business. 05 Years in own business. He has 01 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821827913
Family's Contact No.	:	01837689074
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAYNOWARA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAYFA TELECOM</b>
Location	:	Main road, Chowdhary hat, Kompanigong, Nohakhali.
Total Investment in BDT	:	BDT 357,500/-
Financing	:	Self BDT 297,500/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 03 ft= 45 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, Mobile Accessories.</li><li>▪Average 40% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Collects goods from Dhaka&amp;Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

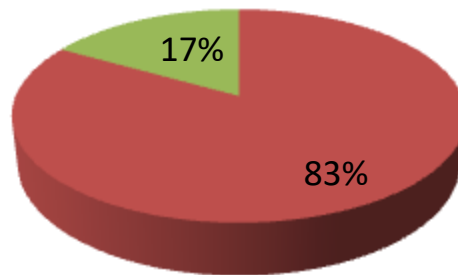
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mobile, Mobile Accessories.	3000	90000	1080000
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Mobile, Mobile Accessories.	1800	54000	648000
<b>Total variable Expense (B)</b>	1800	54000	648000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1200	36000	432000
<b>Less Variable Expense</b>			
Rent		2000	24000
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		150	1800
Gird		40	480
Generator		120	1440
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		13510	160680
<b>Net Profit (E)= [C-D]</b>		22490	271320

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Mobile battery	100	250	25000	50	250	12500	37500
Mobile charger	100	75	7500	50	75	3750	11250
Protect glass	100	100	10000	50	150	7500	17500
Head phone	100	150	15000	50	100	5,000	20,000
Back cover	100	100	10000	150	100	15,000	25,000
cover	500	150	75000	50	150	7500	82500
Catching	500	100	50000	0	0	0	50000
Flexi load	0	0	10000	0	0	8,750	18,750
Sim card	0	0	30000	0	0	0	30,000
Security	0	0	65000	0	0	0	65,000
<b>Total</b>			<b>297500</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>357500</b>

## Source of Finance



■ Entrepreneur's Contribution  
297,500

■ Investor's Investment 60,000

■ Total 357,500

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Mobile, Mobile Accessories.	5340	160200	1922400	2018520	2119446
<b>Total Sales (A)</b>	5340	160200	1922400	2018520	2119446
<b>Less Variable Expense</b>					
Mobile, Mobile Accessories.	3204	96120	1153440	1211112	1271667.6
<b>Total variable Expense (B)</b>	3204	96120	1153440	1211112	1271667.6
<b>Contribution Margin (CM) [C=(A-B)</b>	2136	64080	768960	807408	847778.4
<b>Less Variable Expense</b>					
Rent		2000	24000	24000	24000
Electricity bill		700	8400	8600	8800
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		150	1800	1800	1800
Gird		40	480	480	480
Generator		120	1440	1440	1440
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		19210	230520	231120	231720
<b>Net Profit (E)= [C-D]</b>		44870	538440	576288	616058.4
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	<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	60,000		
1.2	Net Profit	538440	576288	616058.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		514,440	1,066,728
	<b>Total Cash Inflow</b>	598,440	1,090,728	1,682,786
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	514,440	1,066,728	1,658,786

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

