

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



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

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. SHAHIDUL ISLAM</b>
Age	:	28-11-1989 (28 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	5 Brothers
Address	:	Vill: Kasadoho, P.O: Mamudnagar, 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>MST RABEYA BEGUM</b>
(iii) Father's name	:	<b>MD. JAHIR UDDIN SHEIKH</b>
(iv) GB member's info	:	Branch: Nagorpur, Centre # 10(Female), Member ID: 1263/1, Group No: 04 Member since: 21-06-1986 (31 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 49950, Outstanding loan: BDT 48850
(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	:	No years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-172477
Mother's Contact No.	:	01743-600633
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST RABEYA BEGUM** joined Grameen Bank since 31 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHID TELECOM</b>
Location	:	Mamudnagar, Old bazar
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 05 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Telecom Accessories.</li><li>▪Average 20 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Nagorpur.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

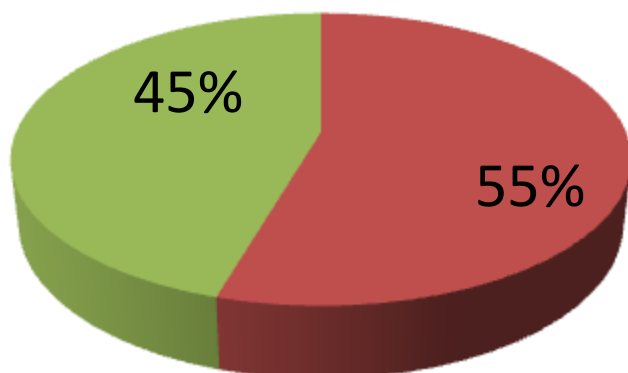
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Telecom Accessories	1500	45000	540000
<b>Total sales (A)</b>	1500	45000	540000
<b>Less Variable Exp.</b>			
Telecom Accessories	1200	36000	432000
<b>Total Variable exp. (B)</b>	1200	36000	432000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>less fixed exp.</b>			
Rent		500	6000
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		265	3180
Guard		100	1200
Mobile		300	3600
<b>total fixed cost (D)</b>		6665	79980
<b>Net profit (E) [C-D]</b>		<b>2335</b>	<b>28020</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Energy Light	39	230	8,970			0	8,970
Light	110	15	1,650			0	1,650
Betarry	103	300	30,900			0	30,900
Cable	4	350	1,400			0	1,400
Holder	10	130	1,300			0	1,300
Switch	52	100	5,200			0	5,200
Pencil Betarry	50	30	1,500				
Mobile Charger	108	10	1,080				
Others	25	80	2,000	50	1000	50,000	
Security			6,000				6,000
<b>Total</b>	<b>501</b>		<b>60,000</b>	<b>50</b>		<b>50,000</b>	<b>110,000</b>

## Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	2000	60000	720000	756000	793800
<b>Total Sales (A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
less variable Expenses					
Telecom Accessories	1600	48000	576000	604800	635040
Total variable Expenses (B)	1600	48000	576000	604800	635040
<b>Contribution Margin (CM)= (A-B)</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>151200</b>	<b>158760</b>
<b>Less Fixed Expenses</b>					
Rent		500	6000	6000	6000
Electricity bill		200	2400	2400	2400
Transportation		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Guard		100	1200	1200	1200
Mobile		400	4800	4800	4800
Total Fixed Cost		7100	85200	85200	85200
<b>Net Profit (E) (C-D)</b>		<b>4900</b>	<b>58800</b>	<b>66000</b>	<b>73560</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	58,800	66,000	73560
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,800	84800
	<b>Total Cash Inflow</b>	108800	104800	158360
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
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	38,800	84800	138360

# SWOT ANALYSIS

## **S**TRENGTH

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





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# FAMILY PICTURE