

Proposed NU Business Name: **MS B S TELECOM**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE BIPLOB KUMAR SARKAR
Age	:	15-07-1985 (32 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Sister,02 Brothers
Address	:	Vill: Chadmuha Horipur P.O: Chadmuhahat P.S:Bogra shadar Dist: Bogra.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREE MOTI JHORNA RANI
(iii) Father's name	:	SREE AMULLA CHANDRA SARKAR
(iv) GB member's info	:	Branch: Gokul,Bogra , Centre # 55(Female), Member ID: 3812/1, Group No: 01 Member since: 20-05-2005(12 Years) First loan: BDT 6,000/-
Further Information:		Existing Loan: BDT 60,000/-, Outstanding loan:20400/-
(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	:	6 years . He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-898877
Houseband's Contact No.	:	01797-654007
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI JHORNA RANI SARKAR joined Grameen Bank since 12 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS B S TELECOM
Location	:	Vill: Chadmuha Horipur P.O: Chadmuhahat P.S:Bogra shadar Dist: Bogra.
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 1,35,000/-(from existing business) 73% Required Investment BDT 50,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 8 ft= 48 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Milk sales.▪Average gain on 80%sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Mohasthan Bazer, Bogra▪Agreed grace period is 3 months.

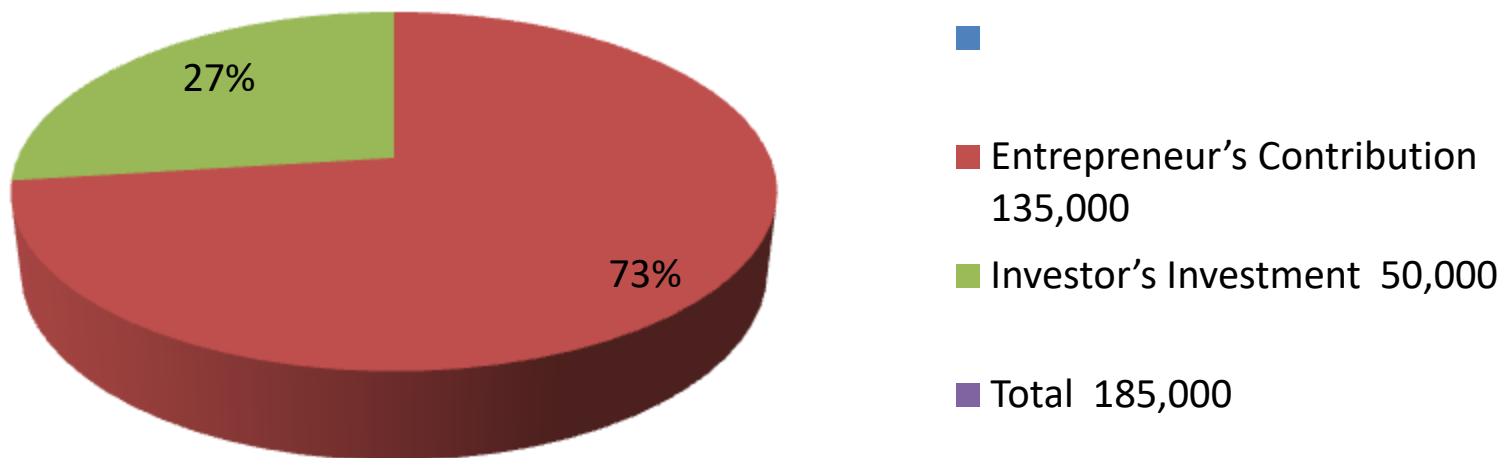
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Excessories Sales	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Production cost	650	19,500	234,000
Total variable Expense (B)	650	19,500	234,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		500	6,000
Guard		100	1,200
Generator		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		8,550	102,600
Net Profit (E) [C-D]		1,950	23,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	30000	30,000	0	50	0	30,000
Mobile Set	20	1000	20,000	50	1,000	50,000	70,000
Mobile battery	50	200	10,000	0	0	0	10,000
Display	50	300	15,000	0	13500	0	15,000
Others	1	10000	10,000	0	0	0	10,000
Security	1	50000	50,000	0	0	0	50,000
Total	123		135,000	1	27,850	50,000	185,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile Excessories Sales	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Production cost	975	29,250	351,000	368,550	386,978
Total variable Expense (B)	975	29,250	351,000	368,550	386,978
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		8,550	102,600	102,600	102,600
Net Profit (E) [C-D]		7,200	86,400	95,850	105,773
Investment Payback			20,000	20,000	20,000

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

SI #	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	86,400	95,850	105,773
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		66,400	142,250
	Total Cash Inflow	136,400	162,250	248,023
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	142,250	228,023

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience; Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of Vill: Chadmuha Horipur P.O:
Chadmuhahat P.S:Bogra shadar Dist:
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family Picture

