

Proposed NU Business Name: **M/S SHAJAHAN TELECOM**



Project identification and prepared by: Aowlad Hossain ,
Feni Sadar Unit, Feni
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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED SHAJAHAN
Age	:	20-12-1985 (31 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Elashpur ; P.O: Passgasiya ; P.S: Feni Sadare ; 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	:	RAZDHON BIYA
(iii) Father's name	:	LATE NEWAZ MIA
(iv) GB member's info	:	Branch: Passgasiya, Feni, Centre # 34 (female), Member ID: 4616, Group No: 03 Member since: 25-04-1998 to 04-09-2004 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(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	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-708728
Family's Contact No.	:	01683-554040
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAZDHON BIYA joined Grameen Bank since 08 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	:	M/S SHAJAHAN TELECOM
Location	:	Elashpur Bazar, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 35 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile load, Bkash, Biscuit, Soft drinks etc▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile load, Bkash, Biscuit, Soft drinks etc	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less Variable Expense			
Mobile load, Bkash, Biscuit, Soft drinks etc	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less Variable Expense			
Electricity bill		600	7200
Transportation		300	3600
Salary (self)		5,000	60000
Entertainment		300	3600
Grnerator		330	3960
Mobile bill		300	3600
Total fixed cost (D)		6,830	81960
Net Profit (E)= [C-D]		6,670	80040

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	10	350	3,500	20	350	7,000	10,500
Soft Drink	10	500	5,000	20	500	10,000	15,000
Mobile Load/card	0	0	20,000	0	0	10,000	30,000
Bkash	0	0	20,000	0	0	20,000	40,000
Roket	0	0	10,000	0	0	0	10,000
Cosmetics	0	0	10,000	0	0	0	10,000
Mobile Accessories	0	0	5,000	0	0	0	5,000
Electric Balb	15	350	5,250	0	0	0	5,250
Charger Light	10	300	3,000	0	0	0	3,000
Others	0	0	18,250	0	0	3,000	21,250
Total	35		100,000	0	0	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile load, Bkash, Biscuit, Soft drinks etc	3,500	105,000	1260,000	1323,000	1389,150
Total Sales (A)	3,500	105,000	1260,000	1323,000	1389,150
Less Variable Expense					
Mobile load, Bkash, Biscuit, Soft drinks etc	2,975	89,250	1071,000	1124,550	1180777.5
Total variable Expense (B)	2,975	89,250	1071,000	1124,550	1180777.5
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208372.5
Less Variable Expense					
Electricity bill		900	10,800	11,000	11,500
Transportation		500	6000	6,500	7,000
Salary (self)		5000	60,000	60,000	60,000
Entertainment		300	3600	3,600	3,600
Generator		330	3960	3,960	3,960
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		7,430	89,160	90,060	91,360
Net Profit (E)= [C-D]		8,320	99,840	108,390	117,013
Investment Payback			20,000	20,000	20,000

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	99,840	108,390	117,013
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79,840	168,230
	Total Cash Inflow	149,840	188,230	285,243
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	79,840	168,230	265,243

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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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Success-O

Success-O

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Kash





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বিকা

FAMILY PICTURE

