

Proposed NU Business Name: **SHADHIN TALECOM**



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BABUL AHAMMED
Age	:	10-01-1991(26 Years)
Education, till to date	:	S.S.C
Marital status	:	Unarried
Children	:	Null
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Boktarpur P.O: Ramkishnobarı P.S:Donbarı 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	:	MOST :ACERON BEGUM
(iii) Father's name	:	MD :ABDUS SAMAD
(iv) GB member's info	:	Branch: Nolhara , Centre # 04(Female), Member ID: 1094\1, Group No: 02 Member since: 1990-03-15 -2007(17Years) First loan: BDT 3000Taka.
Further Information:		Existing loan: 3000 Outstanding loan: 0
(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	:	1 year experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-280145
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ACERON BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. She Utilized Loan In Business .

Proposed Nobin Udyokta Business Info

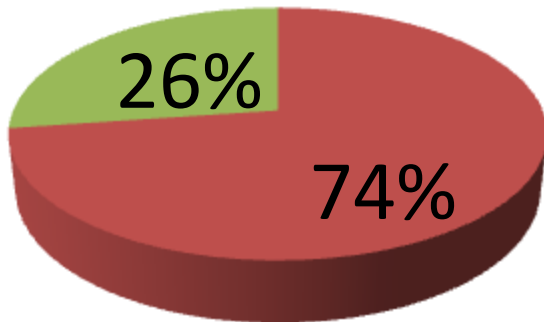
Business Name	:	SHADHIN TALECOM
Location	:	Notun Bazar, Donbari,Tangail.
Total Investment in BDT	:	BDT 187,600
Financing	:	Self BDT 137,600(from existing business) 74% Investors Investment BDT 50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 15 ft= 225 Square ft
Security of the shop	:	40,000Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobile,mobile kaver,chargar ,fan,balp Etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Talecom is Rented▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile ,mobile kaver ,chragar ,Fan, balp Etc	6,000	180,000	2160,000
	0	0	0
Total Sales (A)	6,000	180,000	2160,000
Less. Variable Expense			
Mobile, mobile kaver, chragar ,Fan, balp Etc	4,800	144,,000	1728,000
	0	0	0
Total variable Expense (B)	4,800	144,000	1728,000
Contribution Margin (CM) [C=(A-B)]	1200	36,000	432,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		30	3,60
Transportation		500	6,000
Entertainment		500	6,000
Salary (staff)		2000	24,000
Genaretor		150	1,800
Total fixed Cost (D)		9,580	114,960
Net Profit (E) [C-D]		26,420	293,040

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
mobile	16p	1000	16,000	20p	1000	20000	36,000
chragar	50p	80	4,000				4,000
mobile kaver	100p	100	10,000				10,000
fan	5p	1200	6000	17p	1200	20000	26000
Fan table	3p	550	1600				1600
Bod soich			5000				5000
Balp			5000				5000
Onnono			10000			10000	20000
Dutch bang bkash			40000				40000
Seurity			40000				40000
Total	174p		137,600	37p		50000	187,600



Entrepreneur
Investment:137,600
Investor Investment:50,000
Total Investment:187,600

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Mobile ,mobile kaver ,chragar ,Fan Etc	7,000	210,000	220,500	231,525
Total Sales (A)	7,000	210,000	220,500	231,525
Less. Variable Expense	0	0		0
Mobile ,mobile kaver ,chragar ,Fan Etc	5,600	168,000	176,400	185,220
Total variable Expense(B)	5,600	168,000	176,400	185,220
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000	529,200
Less. Fixed Expense				
Rent		1000	12,000	12,000
Electricity Bill		200	2,400	26,00
Mobile Bill		200	2,400	2,500
Salary (self)		5000	60,000	60,000
Transportation		500	6,000	6,500
Entertainment		500	6,000	6,200
Salary(staff)		2,000	24,000	25,200
Gurd		30	360	4,00
Genaretor		150	1,800	1,800
Total Fixed Cost		9,580	114,960	117,200
Net Profit (E) [C-D)		32,420	389,040	412,000
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	389,040	412,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		359,040
	Total Cash Inflow	439,040	771,040
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	359,040	741,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 01 Year
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

এখানে DBBL করা হয়



বিনামূল্যে ডেবিট কার্ড

সর্বত্রই এখন মোবাইলে

ব্যাংকের সাথে ব্যাংকিং
সবচেয়ে নিরাপদ



মুন্সি আবদুল হারিস

বাইল সার্ভিসিং | নতুন ডাকঘর, ধনবাড়ী, টাঙ্গাইল

এখানে DBBL করা হয়

আম-আমল সোসাইটি

লেনাফন

ফোনসেটা

সরঞ্জাম

এখন মোবাইলে

আম সাথে ব্যাংকিং
করে নিরাপদ



আবুল কালাম (সচিব)

বাঁ



















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FAMILY PICTURE

