

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



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Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



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

Name	:	<b>KAZI MD. SHAMIM HOSSAIN</b>
Age	:	20-03-1985 (22 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill:Cinaboho, P.O: Bastoly, P.S: Kaliakair, Dist: Gazipur
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>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>LATE.KAZI MOSHAROUF HOSSAIN(BADOL)</b>
(iv) GB member's info	:	Branch: Ataboho Kalikori, Centre # 63 (Female), Member ID: 6084, Group No: 05 Member since: 18-05-2005-2017 ( 12 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 15,000/-, Outstanding loan:8557/--
(v) Who pays GB loan installment	:	Yourself
(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	:	16 years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-532734
Mother's Contact No.	:	01725371090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NUJAHAN BEGUM** joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

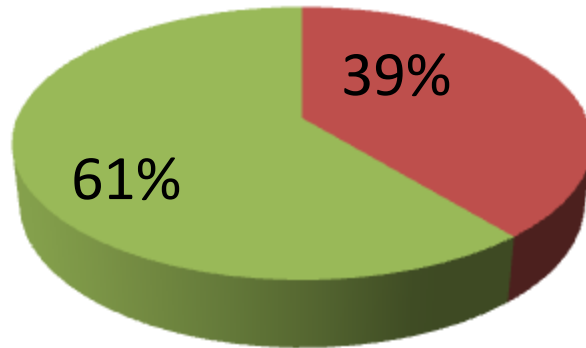
Business Name	:	<b>M/S SHAMIM TELECOM</b>
Location	:	Synaboha Bazar,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 82,000/-
Financing	:	Self BDT 32,000/-(from existing business) 39% Required Investment BDT 50,000/-(as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 13 ft= 208 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as sim card,mobile ,load</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from sokhipur Dahka.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Sim Card,Photocopy Paper,Load,ETC	1300	39000	468000
Flexiload Service	120	3600	43200
Total Sales(A)	1420	42600	511200
Less Variable Expense (B)			0
Sim Card,Photocopy Paper,Load,ETC	1040	31200	374400
Total Variable Expense	1040	31200	374400
Contributon Margin (CM) [C=(A-B)]	380	11400	136800
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		400	4800
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		7350	88200
Net Profit (E)= [C-D]		4050	48600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sim Card	50	140	7,000			0	7,000
Photocopy Paper	50	100	5,000			0	5,000
Load			20,000			0	20,000
Mobile Set			0			50,000	50,000
	100	240	32,000	0	0	50,000	82000

### Source of Finance



- Entrepreneur's Contribution 32,000
- Investor's Investment 50,000
- Total 82,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Sim Card,Photocopy Paper,Load,ETC</b>	1800	54000	648000	680400	714420
Flexiload Service	<b>120</b>	3600	43200	45360	47628
<b>Total Sales(A)</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Less Variable Expense (B)</b>					
Sim Card,Photocopy Paper,Load,ETC	<b>1440</b>	<b>43200</b>	<b>518400</b>	544320	<b>571536</b>
<b>Total Variable Expense</b>	<b>1440</b>	<b>43200</b>	<b>518400</b>	<b>544320</b>	<b>571536</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		0	0	0	0
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7350</b>	<b>86400</b>	<b>87400</b>	<b>88430</b>
<b>Net Profit (E)= [C-D]</b>		<b>7050</b>	<b>84600</b>	<b>88830</b>	<b>93272</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84,600	88830	93271.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64600	133430
	<b>Total Cash Inflow</b>	<b>134,600</b>	<b>153,430</b>	<b>226,702</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,600</b>	<b>133,430</b>	<b>206,702</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 16 Years  
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

Pictures

काजी डिजिटल स्टूडिओ





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# FAMILY PICTURE

