

Proposed NU Business Name: **SAMIA TELECOM**



Project identification and prepared by :Nurul Islam
Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AMZAD HOSSAIN
Age	:	15-11-1987 (30 Years)
Education, till to date	:	Class - Eight
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	03 Brothers 0 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	:	MOST.B ASIRON NESA
(iii) Father's name	:	MD.ABUL HOSSAIN
(iv) GB member's info	:	Branch: Ataboho Kalikori, Centre # 63 (Female), Member ID: 5455/2, Group No: 01 Member since: 08-05-2007-2017 (10 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan:19,500/--
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	Grocery Shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-431531
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.B ASIRON NESA joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIA TELECOM
Location	:	Synaboha Bazar,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
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">▪Currently run a shop like as energy bulb,Battery,charger▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from sokhipur Dahka.▪The shop is rented.▪Agreed grace period is 3 months.

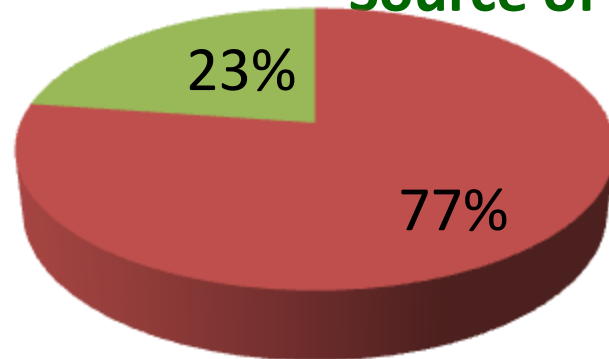
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Energy Bulb,Battery,Charger,Eair phone ETC	2300	69000	828000
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Energy Bulb,Battery,Charger,Eair phone ETC	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contribution Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		1300	15600
Electric Bill		600	7200
Transportation		2000	24000
Salary (Self)		5000	60000
Entertainment		400	4800
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		9750	117000
Net Profit (E)= [C-D]		4050	48600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Energy Bulb	50	240	12,000	50	240	12,000	24,000
Battary	30	200	6,000			0	6,000
Charger	20	70	1,400			0	1,400
Eair Phone	30	60	1,800			0	1,800
Mobile Cover	100	100	10,000	100	100	10,000	20,000
Sim Card	30	130	3,900			0	3,900
Security			10,000			0	10,000
Others			24,900			3,000	27,900
Bkash			100,000			25,000	125,000
			0			0	0
	260	800	170,000	150	340	50,000	220000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 50,000
- Total 220,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Energy Bulb,Battary,Charger,Eair phone ETC	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
Total Sales(A)	2800	84000	1008000	1058400	1111320
Less Variable Expense (B)					
Energy Bulb,Battary,Charger,Eair phone ETC	2240	67200	806400	846720	889056
Total Variable Expense	2240	67200	806400	846720	889056
Contributon Margin (CM) [C=(A-B)]	560	16800	201600	211680	222264
Less Fixed Expense					
Rent		1300	15600	15600	15600
Electric Bill		600	7200	7500	7800
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Gard		0	0	0	0
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9750	115200	116800	118460
Net Profit (E)= [C-D]		7050	84600	88830	93272
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
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
	Total Cash Inflow	134,600	153,430	226,702
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,600	133,430	206,702

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures

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ব্যাংক প্রতিষ্ঠান

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গ্রামীণফোন

সামিয়া টেলিকম

sh সামিয়া টেলিকম bKash

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সাবিনা টেলিকম



গ্রামীণফোন

জালি

Advertisement featuring a woman in a purple dress, likely for a clothing or fashion brand.

Advertisement for data services, highlighting 250MB and 1.5GB options.

Large advertisement for Grameenphone services, featuring a man and a woman, and text in Bengali.

Shelves displaying various products, including packaged goods and hanging items, likely for sale.

A large white printer or copier, likely used for document processing.

A man sitting at a desk, looking towards the camera. A Samsung monitor is visible in the foreground.

A wooden desk with a pink and yellow sign, likely for a business or service.

FAMILY PICTURE