

Proposed NU Business Name: DEOWAN TELICOME



Project identification and prepared by: Md: shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: JAHANGIR ALOM
Age	:	12-07-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01 Brother
Address	:	Vill:Kandua,P.O:kandua,P.S:Dhanbari 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 :JAHANARA BEGUM
(iii) Father's name	:	MD: SATTAR DEOWAN
(iv) GB member's info	:	Branch: Kanua modhupur ,Centre # 51 (Female), Member ID: 3817, Group No: 01 Member since: 2003 raning (13Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 40,000Outstanding loan:34,720Taka
(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..	:	

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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Have
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01778-668512
Family's Contact No.	:	01749-807315
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAHANARA BEGUM Joined Grameen Bank Since 13 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	DEOWAN TELICOME
Location	:	Kandua bazar, dhanbari tangail.
Total Investment in BDT	:	BDT 290,000
Financing	:	Self BDT 240,000(from existing business) 82% Investors Investment BDT 50,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft*10ft= 100 Square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobail exsosaris, Bkash, Load etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The Shop is Own▪Collects goods from Dhanbari.▪Agreed grace period is 3 months.

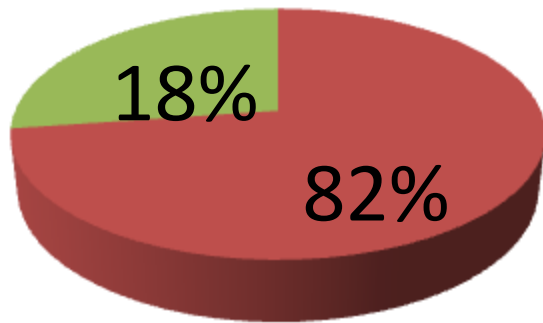
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tv, Energy balp, charjer,betary etc	3,500	105,000	1260,000
		0	0
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Tv, Energy balp, charjer, betary etc	2975	89,250	1071,000
		0	0
Total variable Expense (B)	2975	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		2000	24,000
Electricity Bill		300	3600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Genaretor		0	0
Transportation		500	6,000
Entertainment		500	6000
Guard		0	0
Bank service Charge		0	0
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		7,250	87,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Mobail	70p	1700	119,000			40,000	159,000
Batari	80p	200	16000				16,000
Chargar	60p	80	5,000			0	5,000
Mobil			50,000			10,000	60,000
			0				0
sicurity			50,000				
Total			240,000			50,000	290,000

Source of Finance



Entrepreneur
 investor Investment 240,000
 Investor Investment:50,000
 Total Investment:290,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
balp,charjer,betary torch light mobile etc	4000	120,000	1440,000	1512,000
Total Sales (A)	4000	120,000	1440,000	1512,000
Less. Variable Expense				
balp,charjer,betary torch light mobile etc	3400	102,000	1224,000	1285,200
Total variable Expense(B)	3400	102,000	1224,000	1285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		2000	24,000	24,000
Electricity Bill		300	3,600	4,000
Mobile Bill		200	2400	2500
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	7,000
Entertainment		500	6,000	7,000
Guard		0	0	0
Genaretor		0	0	0
Total Fixed Cost		8,500	102,000	104,500
Net Profit (E) [C-D]		9,500	114,000	122,300
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	114,000	122,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		84,000
	Total Cash Inflow	164,000	206,300
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	84,000	176,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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











FAMILY PICTURE

