

Proposed NU Business Name: **SHUCHITRA TELECOM**



Project identification and prepared by: Md Mofazzal hossain
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUCHITRA
Age	:	30-12-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	0 Son
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Baniya bari P.O: Alenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	SHUCHITRA RANI
(iii) Father's name	:	KHUSHI MOHON DAS
(iv) GB member's info	:	Branch: Member ID: Member since:20 First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Brother.
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-519449
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUCHITRA RANI joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

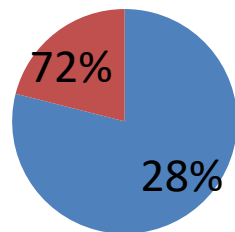
Business Name	:	SHUCHITRA TELECOM
Location	:	Kalihati market , Kalihati, Tangail
Total Investment in BDT	:	BDT 14,10,000/-
Financing	:	Self BDT 1010,000/-(from existing business) 72% Required Investment BDT 400000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 15,000/-
Size of shop	:	5ft x 18 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪Mobile,chargar, battery,bkash,load, etc▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile,Chargar,Battery,Cage,Glass Paper, etc	5,500	165,000	1,980,000
Bkash,(150000/1000)*4	150,000	4,500,000	54,000,000
Load	4,000	120,000	1,440,000
Total Sales (A)	159,500	4,785,000	57,420,000
Less. Variable Expense		-	-
Mobile,Chargar,Battery,Cage,Glass Paper, Bkash,Load etc	4,950	148,500	1,782,000
Bkash,	149,400	4,482,000	53,784,000
Load	3,892	116,760	1,401,120
Total variable Expense (B)	158,242	4,747,260	56,967,120
Contribution Margin (CM) [C=(A-B)]	1,258	37,740	452,880
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		700	8,400
Transportation		500	6,000
Salary		10,000	120,000
Salary (stuff)		5,000	60,000
Entertainment		300	3,600
Guard		100	1,200
Generator Bill		150	1,800
Mobile		200	2,400
Total fixed Cost (D)		22,950	275,400
Net Profit (E) [C-D]		14,790	177,480

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	120	3,000	360,000	25	4,000	100,000	460,000
Chargar	100	80	8,000			-	8,000
Battary	80	160	12,800			-	12,800
Cage	100	50	5,000			-	5,000
Glass Paper	120	35	4,200			-	4,200
Load			20,000			-	20,000
Bkash			150,000			300,000	450,000
Cash			100,000			-	100,000
security			300,000			-	300,000
Roket			50,000				50,000
			1,010,000			400,000	1,410,000

Source of Finance



Entrepreneur Contrul	1,010,000
Investors Investment	400,000
Total	1410000

Bkash,	249,000	7,470,000	89,640,000	94,122,000	98828100
Load	3,892	116,760	1,401,120	1,471,176	1544734.8
Total variable Expense (B)	258,832	7,764,960	93,179,520	97,838,496	102,730,421
Contribution Margin (CM) [C=(A-B)]	1,768	53,040	636,480	668,304	701,719
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		700	8,400	8,400	8,400
Transportation		500	6,000	6,000	6,000
Salary		15,000	180,000	180,000	180,000
Salary (stuff)		7,000	84,000	84,000	84,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator Bill		150	1,800	1,800	1,800
Mobile		200	2,400	2,400	2,400
Total fixed Cost (D)		29,950	359,400	359,400	359,400
Net Profit (E) [C-D]		23,090	277,080	308,904	342,319
Payback			160,000	160,000	160,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1	Investment Infusion by Investor	400,000		
1	Net Profit	277,080	308,904	342,319
1	Depreciation (Non cash item)			
1	Opening Balance of Cash Surplus		117,080	194,300
	Total Cash Inflow	677,080	354,300	536,619
2	Cash Outflow			
2	Purchase of Product	400,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	160,000	160,000	160,000
	Total Cash Outflow	560,000	160,000	160,000
3	Net Cash Surplus	117,080	194,300	376,619

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest



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