

Proposed NU Business Name: **SHIULY TELECOM**



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Shakhipur Unit, Tangail

Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SHAH ALAM</b>
Age	:	25-10-1987 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill: Gor Gobindapur, P.O: Shakhipur; P.S: Shakhipur, 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	:	<b>SHURJO VANU</b>
(iii) Father's name	:	<b>MD. RUHUL AMIN</b>
(iv) GB member's info	:	Branch: Shakhipur, Centre # 32 (Female), Member ID: 3073/2, Group No: 05 Member since: 2010-2017 (07 Years) First loan: BDT 5,000/- Existing loan: 15,000 /- Outstanding loan: Nil
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-296061
Family's Contact No.	:	01736-704040
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit , Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

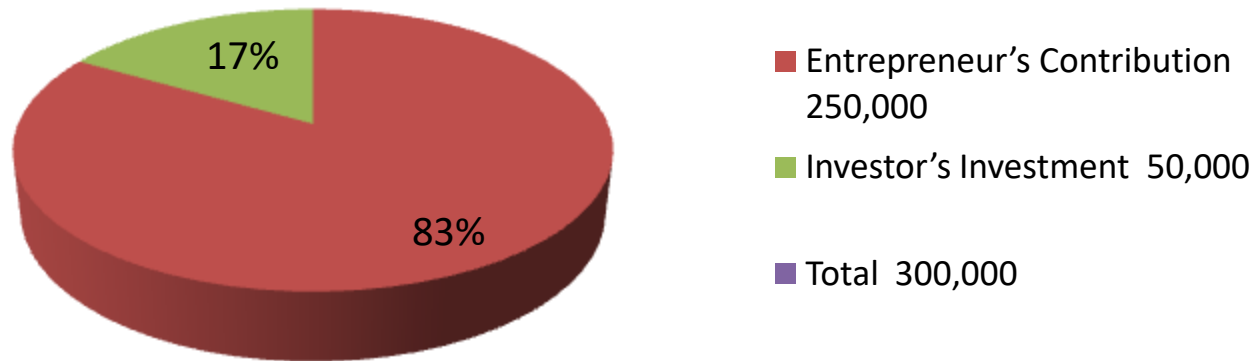
**SHURJO VANU** joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIULY TELECOM</b>
Location	:	Shakhipur
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Glass paper, cover, bluetooth etc</li><li>▪Average gain on 30% sale.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Shakhipur</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Revnuue (Sale)			
Glass Paper, cover, bluetooth	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Glass Paper, cover, bluetooth	1750	52500	630000
Total Variable Expense	1750	52500	630000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		100	1200
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		15200	182400
Net Profit (E)= [C-D]		7300	87600

Investment breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Glass Paper	4000	20	80,000	2500	20	50,000	130,000
Cover	1200	120	144,000	0	0	0	144,000
Bluetooth	10	500	5,000	0	0	0	5,000
Others			21,000			0	21,000
			<b>250,000</b>			<b>50,000</b>	<b>300,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
<b>Glass Paper, cover, bluetooth</b>	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>	793800	<b>833490</b>
<b>Total Variable Expense</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>	<b>793800</b>	<b>833490</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>15200</b>	<b>178800</b>	<b>179200</b>	<b>179600</b>
<b>Net Profit (E)= [C-D]</b>		<b>11800</b>	<b>141600</b>	<b>148680</b>	<b>156114</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	141,600	148680	156114
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121600	250280
	<b>Total Cash Inflow</b>	<b>191,600</b>	<b>270,280</b>	<b>406,394</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>121,600</b>	<b>250,280</b>	<b>386,394</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









