

Proposed NU Business Name: **SHAWON TELECOM**



Project identification and prepared by: Abdur Rouf,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHOFIQUL ISLAM
Age	:	01-05-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	05 Brothers, 02 Sisters
Address	:	Vill: Tonga Bari, P.O: Ashulia, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKEYA BEGUM
(iii) Father's name	:	SHAHADAT MOLLAH
(iv) GB member's info	:	Branch: Tonga Ashulia, Centre # 40 (Female), Member ID: 3786/1, Group No: 05 Member since: 20-10-2012 (05 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: 32,400/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Telecom business.
Business Experiences and Training Info	:	10 years experience in running business. 08 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-027013
Family's Contact No.	:	01712-806719
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAWON TELECOM
Location	:	Tonga Bari, Ashulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 350,000 (from existing business) 67% Required Investment BDT 250,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	16 ft. x 18 ft. = 288 Square ft.
Implementation	:	<ul style="list-style-type: none">▪ Currently run a Telecom business.▪ The business is operating by entrepreneur. Existing 01 Employees.▪ The business is under renting.▪ Collects goods from Ashulia, Savar.▪ Agreed grace period is 3 months.

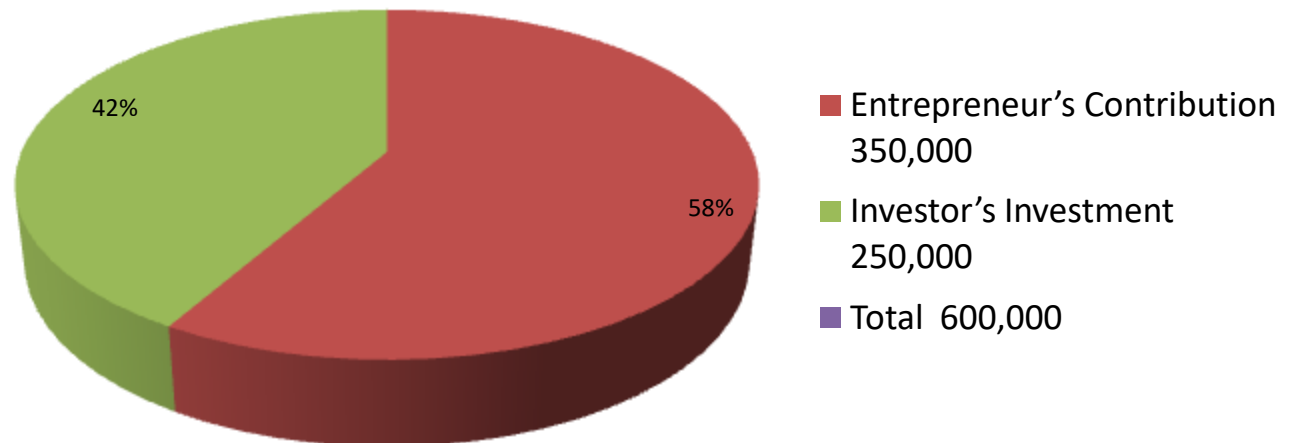
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Telecom item	2000	60000	720000
	0	0	0
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Telecom item	1400	42000	504000
Total variable Expense (B)	1,400	42000	504000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		12,100	145200
Net Profit (E)= [C-D]		5,900	70800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Load	0	0	60,000	0	0	60,000	120,000
Bkash	0	0	50,000	0	0	50,000	100,000
Printer	5	10000	50,000	2	10000	20,000	70,000
Computer	1	39000	39,000	0	0	0	39,000
Photo copy Machine	1	120000	120,000	1	120000	120,000	240,000
Printer	1	11000	11,000	0	0	0	11,000
I.P.S	1	20000	20,000	0	0	0	20,000
Total	0	0	350,000	0	0	250,000	600,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Glossary item	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Glossary item	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		2,000	24000	24000	24000
Electric Bill		1000	12000	144000	1728000
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		12500	150000	277620	1862061
Net Profit (E)= [C-D]		14500	174000	182700	191835
Investment Pay Back			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	174,000	182700	191835
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74000	156700
	Total Cash Inflow	424,000	256,700	348,535
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	74,000	156,700	248,535

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tonga Bari, Ashulia, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

প্রয়োজনে পাশে বিকাশ

bKash



একটি প্রত্যেক ব্যাংকে পরিচালন















DVD Writer

Adaptation







FAMILY PICTURE