

## Proposed NU Business Name: **SOFIKUL TELECOM & ELECTRONICS**



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Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



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

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

Name	:	<b>Md. Sofikul Islam</b>
Age	:	01-06-1999(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 01 Siater
Address	:	Vill: Rongrarpara P.O: Veluerpara P.S: Sonatala Dist: Bogra.
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>Most Jaba Begum</b>
(iii) Father's name	:	<b>Md. Sumsuddin Molla</b>
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 93(Female), Member ID: 11018, Group No: 03 Member since: 01-01-2011(10Years) First loan: BDT 10,000/- Existing Loan: BDT 20,000, Outstanding loan: 10760/
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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-983555
Mother's Contact No.	:	01738534202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most Jaba Begum** joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

# Proposed Nobin Udyokta Business Info

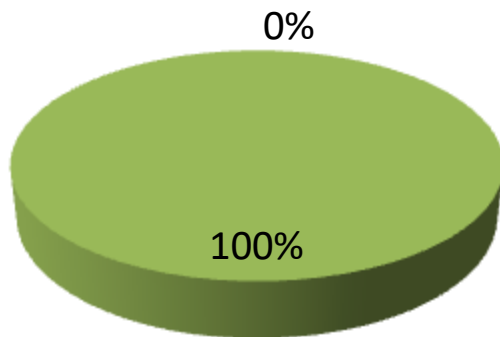
Business Name	:	<b>SOFIKUL TELECOM AND ELECTRONICS</b>
Location	:	Rongrarpara, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT Nill
Financing	:	Self BDT 0/-(from existing business) 0% Required Investment BDT 30,000/-(as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing no goodsTelecom items.</li> <li>▪Average gain on sale.</li> <li>▪The business is operating will by entrepreneur. Existing no employee.</li> <li>▪None employee will be appointed.</li> <li>▪The shop will be rented.</li> </ul> <p>Agreed grace period is 3 months.</p>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Telecom items	1200	36000	432000
		0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Telecom items	900	27000	324000
Total Variable Expense	900	27000	324000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		0	0
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		0	0
Total Fixed Cost (D)		4200	50400
Net Profit (E)= [C-D]		4800	57600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile Bettary	0	0	0	35	200	7,000	7,000
Charger	0	0	0	45	100	4,500	4,500
Head Phone	0	0	0	70	150	10,500	10,500
Memorry Card	0	0	0	15	350	5,250	5,250
Others	0	0	0	1	2750	2,750	2,750
Total	<b>0</b>	<b>0</b>	<b>0</b>	<b>166</b>	<b>3550</b>	<b>30000</b>	<b>30000</b>

## Source of Finance



- Entrepreneur's Contribution -
- Investor's Investment 30,000
- Total 30,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Telecom items	1700	51000	612000	642600	674730
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>	<b>674730</b>
<b>Less Variable Expense (B)</b>					
Telecom items	<b>1275</b>	<b>38250</b>	<b>459000</b>	481950	<b>506048</b>
<b>Total Variable Expense</b>	<b>1275</b>	<b>38250</b>	<b>459000</b>	<b>481950</b>	<b>506048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>425</b>	<b>12750</b>	<b>153000</b>	<b>160650</b>	<b>168683</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	0	0
Transportaion		0	0	0	0
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		0	0	0	0
<b>Total Fixed Cost (D)</b>		<b>4200</b>	<b>50400</b>	<b>50400</b>	<b>50400</b>
<b>Net Profit (E)= [C-D]</b>		<b>8550</b>	<b>102600</b>	<b>107730</b>	<b>113117</b>
<b>Investment Pay Back</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</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	30,000		
1.2	Net Profit	102,600	107730	113116.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90600	186330
	<b>Total Cash Inflow</b>	<b>132,600</b>	<b>198,330</b>	<b>299,447</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>90,600</b>	<b>186,330</b>	<b>287,447</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience; 5Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





প্রশিক্ষণ সেবা সপ্তাহ-২০১৫  
২০-২৫ জানুয়ারি  
য়োজনেঃ প্রশিক্ষণ দপ্তর  
সোনাতলা, বগুড়া।



# Family picture

