

Proposed NU Business Name: **SHIMUL TELECOM**



Project identification and prepared by: Aowled Hossain,  
Feni Unit, Feni

Project verified by: Abadot Hossain



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

Name	:	<b>SAHA JAHEN</b>
Age	:	01-06-1986 ( 32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Brother 03 Sister
Address	:	Vill: Rotonpur ;P.O: Biroli ; P.S: Feni Sadar, Dist: Feni
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>HOSNEARA BEGUM</b>
(iii) Father's name	:	<b>SALA UDDIN</b>
(iv) GB member's info	:	Branch: Passgasia, Centre # 42 (Female), Member ID: 3240, Group No: 07 Member since: 1998 To 2004 ( 06 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-986161
Family's Contact No.	:	01786-517028
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HOSNEARA BEGUM** joined Grameen Bank since 06 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>SHIMUL TELECOM</b>
Location	:	Rotonpur Bazar , Feni
Total Investment in BDT	:	BDT: 170,000 /-
Financing	:	Self BDT: 120,000/- (from existing business) 71% Required Investment BDT: 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics, Load, Bikash Etc.</li><li>▪Average 15% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

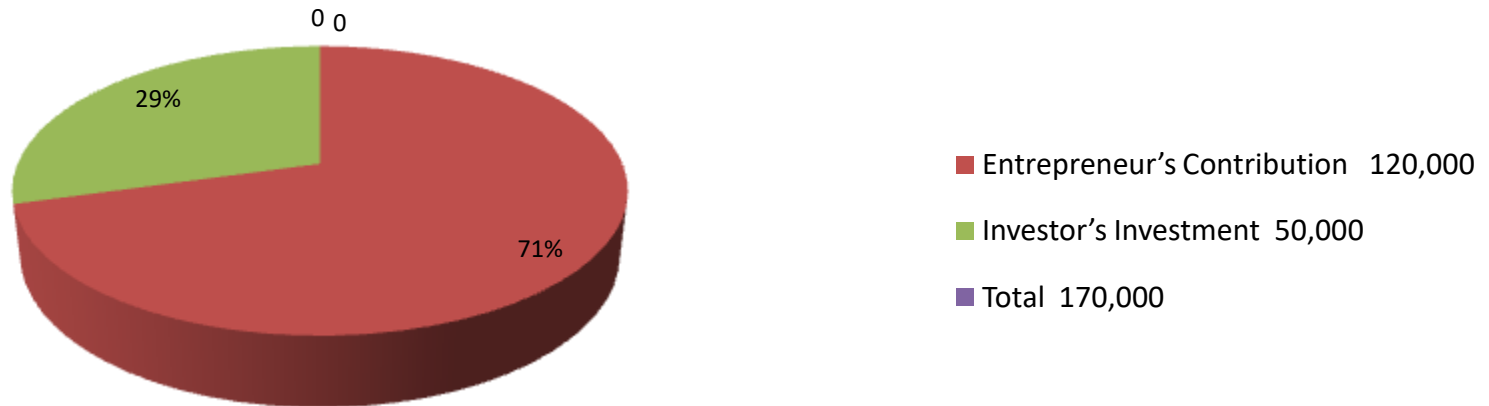
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery, Cosmetics, Load, Bikash Etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less Variable Expense</b>			
Grocery, Cosmetics, Load, Bikash Etc	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	3,400	102,000	1,224,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Rent		2,000	24,000
Electricity bill		2,000	24,000
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Night Guard		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>11,000</b>	<b>132,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7,000</b>	<b>84,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drink	20	500	10,000	20	500	10000	20,000
Biscuits	20	350	7,000	20	350	7,000	14,000
Ice Creem	1	5000	5,000	1	10000	10,000	15,000
Cosmetics	1	30000	30,000	1	10000	10,000	40,000
Mobile Load	1	10000	10,000	0	0	0	10,000
Bkash	1	30000	30,000	0	0	0	30,000
Others	1	8000	8,000	1	13000	13,000	21,000
Security	1	20000	20,000				20,000
<b>Total</b>	<b>46</b>	<b>103850</b>	<b>120,000</b>	<b>43</b>	<b>33850</b>	<b>50,000</b>	<b>170,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery, Cosmetics, Load, Bikash Etc	6,000	180,000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6,000	180,000	2160000	2268000	2381400
<b>Less Variable Expense</b>					
Grocery, Cosmetics, Load, Bikash Etc	5,100	153,000	1836000	1927800	2024190
<b>Total variable Expense (B)</b>	5,100	153,000	1836000	1927800	2024190
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>900</b>	<b>27,000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity bill		2,300	27,600	28,000	28,500
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>11,700</b>	<b>140,400</b>	<b>141,500</b>	<b>142,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>15,300</b>	<b>183,600</b>	<b>198,700</b>	<b>214,410</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>183,600</b>	<b>198,700</b>	<b>214,410</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		163,600	342,300
	<b>Total Cash Inflow</b>	233,600	362,300	556,710
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	163,600	342,300	536,710

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **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















# FAMILY PICTURE

