

Proposed NU Business Name: **LOKNATH TELECOM**



Project identification and prepared by: Md. Anwar Ali,
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Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAWPON KUMAR SARKER
Age	:	12-12-1983 (34 Years)
Education, till to date	:	S.S.C Pass
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Gasabari, P.O : Jalchatro, P.S: Modhupur, 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	:	SREEMOTI RINA RANI SARKAR
(iii) Father's name	:	LATE SUNIL KUMAR SARKAR
(iv) GB member's info	:	Branch: Orankhola, Centre # 04 (Male), Member ID: 1092, Group No: 04 Member since: 12-03-2006 (12 Years) First loan: 5000 taka. Existing loan: 100,000 taka Outstanding loan: 93,400 taka.
Further Information:		
(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	:	03 year expericnce in own businces, 03 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.	:	01713-567611
Mother's Contact No.	:	01711-237202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI RINA RANI SARKAR joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

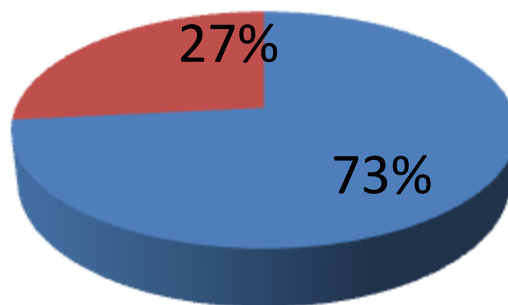
Business Name	:	LOKNATH TELECOM
Location	:	Jalchatro bazar,Modhupur,Tangail.
Total Investment in BDT	:	BDT :263,000/-
Financing	:	Self BDT 193,000 (from existing business) 73% Required Investment BDT 70,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; gas stove, battary water, electric,gift,mobile card etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
gas bottol,battry water,electrical ,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
gas bottol,battry water,electrical ,others	4500	135000	1620000
Total Variable Expense	4500	135000	1620000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		9100	109200
Net Profit (E)= [C-D]		5900	70800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
gas bottol	12	2200	26400	gas selendar	10	2200	22,000	48,400
battary water	20	45	900	gas stove	10	2000	20,000	20,900
electric goods	0	0	20000	cosmetics	0	0	20,000	40,000
gas stove	9	1500	13500	gift box	0	0	8,000	21,500
gift box	40	200	8000				0	8,000
plastic goods	0	0	15000				0	15,000
mobile card	0	0	4600				0	4,600
			0		0	0	0	0
	0		0				0	0
Others			4600	Others		0	0	4,600
Security of Shop			100000					100,000
Machinaries								0
Total			193,000				70,000	263,000



- Entrepreneur's contibution 193000
- Investor's Investment 70000
- Total 263000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
gas bottol,battry water,electrical ,others	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
gas bottol,battry water,electrical ,others	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		200	2400	28800	345600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		9100	106800	130200	447630
Net Profit (E)= [C-D]		26900	322800	338940	355887
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	322,800	338940	355887
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		294800	605740
	Total Cash Inflow	392,800	633,740	961,627
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	294,800	605,740	933,627

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jalchatro
bazar,modhupur,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

