

PROTIVA TELECOM



BRIEF BIO DATA OF THE ENTREPRENEUR

- Name : Shree Dinesh Chondro Bormon
- Date of Birth : 1st November, 1988 (26 years)
- Address : Vill: Dokkhin Ullachorpara, Post: Vorotkhali, Thana: Shagata, Dist: Ghaibandha
- Mother : Shree Fulmoti, Centre # 40/Mo, loan No.: 5369, Group no: 09
- **(Grameen Bank Borrower)** : Member since 2005
Existing Loan – BDT 25,540 Outstanding: BDT 19,186
- Educational Qualification : Class Nine
- Experience : 3 (three) years experience in flexi-load business. Entrepreneur started his business with BDT 8,000 (eight thousand) and now it's value is BDT 20,000, (twenty thousand). Besides this he is working as an assistant in his neighbor's business.

BUSINESS BRIEFING

- Proposed Business : Protiva Telecom
- Shop location: Dokkhin Ulla Bazar
- Total Investment: **BDT 320,000**
 - + Financing
 - Self BDT 20,000** (from existing business)
 - Required Investment BDT 300,000** (as equity)
- **Implementation:**

The business will start with different telecom items and services such as flexi-load, bkaash, mobile accessories etc, targeting break even point within the first year & pay back period is estimated to be five years.

OBJECTIVES

- Self employment for the entrepreneur;
- Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- Provide quality goods to meet demand in the community;
- Contribute in improving socio-economic condition.

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Mobile Set (Various Model)	-	50,000	50,000
Mobile Accessories	-	20,000	20,000
bKash (Working Capital)	-	100,000	100,000
Flexi-load	20,000	-	20,000
Electronics Products	-	30,000	30,000
Security Deposit	-	60,000	60,000
Fixtures & Fittings (Rack, Table, Chair, Fan etc.)	-	40,000	40,000
Total	20,000	300,000	320,000

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur Contribution	20,000	6%
Investor's Investment	300,000	94%
Total	320,000	100%

FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)			Year 5 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Service Revenue/Sales :															
Mobile Accessories Sales	300	7,800	93,600	330	8,580	102,960	363	9,438	113,256	399	10,382	124,582	439	11,420	137,040
Mobile set Sales		12,000	144,000		13,200	158,400		14,520	174,240		15,972	191,664		17,569	210,830
Electronic products Sales	200	5,200	62,400	220	5,720	68,640	242	6,292	75,504	266	6,921	83,054	293	7,613	91,360
Flexi-load (Commision)	110	2,850	34,195	121	3,135	37,615	133	3,448	41,376	146	3,793	45,514	160	4,172	50,065
bkash (Commission)	215	5,590	67,080	430	11,180	134,160	538	13,975	167,700	645	16,770	201,240	774	20,124	241,488
Total Service Revenue/Sales	825	33,440	401,275	1,101	41,815	501,775	1,275	47,673	572,076	1,456	53,838	646,054	1,667	60,899	730,783
Less: Estimated Variable Cost :															
Mobile Accessories	255	6,630	79,560	281	7,293	87,516	309	8,022	96,268	339	8,825	105,894	373	9,707	116,484
Mobile set		10,200	122,400		11,220	134,640		12,342	148,104		13,576	162,914		19,326	231,913
Electronics products	170	4,420	53,040	187	4,862	58,344	206	5,348	64,178	226	5,883	70,596	249	6,471	77,656
Flexi-load	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
bkash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Estimated Variable Cost	425	21,250	255,000	468	23,375	280,500	514	25,713	308,550	566	28,284	339,405	622	35,504	426,053
Contribution Margin (CM):	400	12,190	146,275	633	18,440	221,275	761	21,961	263,526	891	25,554	306,649	1,044	25,394	304,730
Less: Fixed Cost:															
Shop Rent	-	1,100	13,200	-	1,100	13,200	-	1,100	13,200	-	1,100	13,200	-	1,100	13,200
Electricity	-	400	4,800	-	500	6,000	-	600	7,200	-	700	8,400	-	800	9,600
Salary (Self)	-	7,000	84,000	-	7,500	90,000	-	8,000	96,000	-	8,500	102,000	-	9,000	108,000
Night Guard bill	-	30	360	-	30	360	-	30	360	-	30	360	-	30	360
Conveyance bill	-	300	3,600	-	500	6,000	-	700	8,400	-	900	10,800	-	1,100	13,200
Depreciation	-	-	-	-	667	8,000	-	667	8,000	-	667	8,000	-	667	8,000
Ownership Transfer Fee	-	-	-	-	833	10,000	-	1,250	15,000	-	1,250	15,000	-	1,667	20,000
Total Fixed Cost	-	8,830	105,960	-	11,130	133,560	-	12,347	148,160	-	13,147	157,760	-	14,363	172,360
Net Profit	400	3,360	40,315	633	7,310	87,715	761	9,614	115,366	891	12,407	148,889	1,044	11,031	132,370
Cumulative Net Profit:			40,315			128,030			243,396			392,285			524,655

BREAK EVEN ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Rev)	36%	
Break Even Point (BEP): (Fixed Cost/CM Ratio)	8,830	105,960
	36%	36%
Break Even Point on sales (in BDT)	24,223	290,679

CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>	<i>Year 5 (BDT)</i>
Cash Inflow:					
New Investment	300,000	-	-	-	-
Net Profit	40,315	97,715	130,366	163,889	152,370
Depreciation	8,000	8,000	8,000	8,000	8,000
Opening Balance	-	28,315	74,030	122,396	204,285
Total Cash Inflow	348,315	134,030	212,396	294,285	364,655
Cash Outflow:					
Mobile set	50,000	-	-	-	-
Mobile Accessories	20,000	-	-	-	-
Electronics products	30,000				
bKash	100,000				
Flexi-Load	20,000				
Fixtures & Fittings (Rack, Table, Chair, Fan etc.)	40,000				
Security Deposit	60,000				
Investment Pay Back	-	60,000	90,000	90,000	120,000
Total Cash Outflow	320,000	60,000	90,000	90,000	120,000
Total Cash Surplus	28,315	74,030	122,396	204,285	244,655

OUTCOMES

- The business will start with BDT **320,000** and it is expected that by the end of five years after payback of investor's money the entrepreneur's capital will be BDT **524,655**.
- The business will serve the community by selling quality and in demand telecom products and services and strive to improve every year.

RISK FACTORS

- Theft
- Local competition
- Political Unrest

RISK MANAGEMENT

- Adequate precautions to be taken
- Proper security measures will be taken
- Close market watch to compete

**PHOTO
EXHIBITION**







Thank You