

Proposed NU Business Name: **SHOPON TELECOM**



Project identification and prepared by: Md. Ataur Rahman,
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TAIJUL ISLAM
Age	:	12-11-1984 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Moslishpur P.O: Koddabazzar P.S: Gazipur Sadar; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REHANA AKTER
(iii) Father's name	:	MD. ABUL HASHEM
(iv) GB member's info	:	Branch: Bashon, Centre # 13 (Female), Member ID: 3732/1, Group No: 06 Member since: 20-04-2005 (11Years) First loan: BDT 4000/-
Further Information:		Outstanding loan: 24,700
(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.)	:	Nil
Business Experiences and Training Info	:	6 years experience in running business. He has 1 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913331132
Family's Contact No.	:	01716348537
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHANA AKTER joined Grameen Bank since 11 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOPON TELECOM
Location	:	Majlishpur, Gazipur
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 60% Required Investment BDT 1,00,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 3 ft= 30 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile,Battry,charger,headphone,mamory card,klipe cover etc. ▪Average 18% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop. ▪Collects goods from Chowrasta bazer. ▪Agreed grace period is 3 months.

Existing Business (BDT)

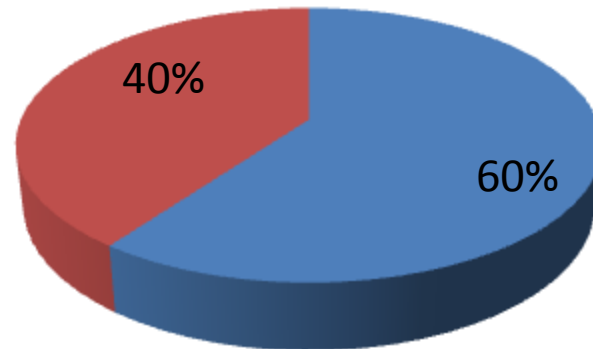
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile, Battry, charger, headphone, mamory card, klipe cover etc.	4,000	1,20,000	1,44,0000
Total Sales (A)	4,000	1,20,000	1,44,0000
Less. Variable Expense			
Mobile, Battry, charger, headphone, mamory card, klipe cover etc.	3280	98400	1180800
Total variable Expense (B)	3280	98400	1180800
Contribution Margin (CM) [C=(A-B)]	720	21600	259200
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		800	9,600
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		150	1,800
Generator		300	3,600
Guard		-	-
Total fixed Cost (D)		11,900	1,42,800
Net Profit (E) [C-D]		9,700	1,16,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil.	1,20,000	60,000	180000
Battry,charger	25,000	17,750	42,750
headphone,mamory card,klipe cover etc.	5,000	22,250	27,250
Total	1,50,000	1,00,000	2,50,000

Source of Finance

- Entrepreneur Contribution=150000
- Investors Investment=100000
- Total=250000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
,MobilBattry,charger,headphone,mamory card,klipe cover etc.	5,000	1,50,000	18,00,000	18,90,000
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000
Less. Variable Expense				
MobilBattry,charger,headphone,mamory card,klipe cover etc.	4,100	1,23,000	14,76,000	15,49,800
Total variable Expense (B)	4,100	1,23,000	14,76,000	15,49,800
Contribution Margin (CM) [C=(A-B)	900	27,000	3,24,000	3,40,200
Less. Fixed Expense				
Rent		5,000	60,000	60,000
Electricity Bill		800	9,600	9,800
Mobile Bill		200	2,400	2,500
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	13,000
Entertainment		200	2,400	2,500
Generator		300	3,600	3,700
Total Fixed Cost		12,500	1,50,000	1,51,500
Net Profit (E) [C-D]		9,700	1,74,000	1,88,700
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,74,000	1,88,700
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	1,14,000
	Total Cash Inflow	2,74,000	3,02,7,00
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,14,000	2,42,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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২৯/৯/১৫

মো. হাবিবুল হক

নাম বেহেনা

১৩/১৩/১৩

কেন্দ্রের নাম

বাড়ি নিকটস্থ খা

শাখা

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ তাহজুল ইসলাম

Name: MD. TAJJUL ISLAM

পিতা: মোঃ আবুল হাশেম

মাতা: রেহানা আক্তার

Date of Birth: 12 Nov 1984

ID NO: 3313054733386

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি হারিয়ে গেলে বাতিল করা
হবে এবং পুনরায় খরচ বিহীন নতুন কার্ডে আনুসরণ করা হবে।

ঠিকানা: গ্রাম/রাজ: মহাদিশপুর, পূর্ব পাড়া, ডাকনং: কচুয়া বাকরি - ১৩০৯,
পাড়ীপুর সদর, পাড়ীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৪/০৮/২০০৮



FAMILY PICTURE

