

# Proposed NU Business Name: **SHIHAB TELECOM & LUNGI GHOR**



Project identification and prepared by: Md Habil Uddin Shah  
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>SHIHAB UDDIN</b>
Age	:	04-01-1988 (28 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Narayon Potti, P.O: Rohitpur. P.S: Keranigonj, Dist: Dhaka.
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>AKHI BEGUM</b>
(iii) Father's name	:	<b>ALAM MIAH</b>
(iv) GB member's info	:	Branch: Shakta, Centre # 31 (Female), Member ID: 4322, Group No: 06 Member since: 03-02-2006 to 2012 (06 Years) First loan: BDT 10,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-082985
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AKHI BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIHAB TELECOM &amp; LUNGI GHOR</b>
Location	:	Narayonpotti, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Lungi, Flexi-load, Lungi item etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Keranigonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

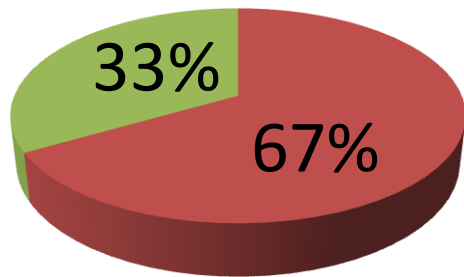
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Lungi	3,000	90,000	1,080,000
Flexi-load	27	810	9,720
Bkash	30	900	10,800
<b>Total Sales (A)</b>	<b>3,057</b>	<b>91,710</b>	<b>1,100,520</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>507</b>	<b>15,210</b>	<b>182,520</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		100	1,200
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,710</b>	<b>80,520</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Flexi-load	4	2500	10,000	0	0	0	10,000
Bkash	1	30000	30,000	1	20000	20,000	50,000
Lungi	200	300	60,000	100	300	30,000	90,000
<b>Total</b>	<b>205</b>		<b>100,000</b>	<b>101</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Lungi	4,000	120,000	1,440,000	1,512,000	1,587,600
Flexi-load	27	810	9,720	10,206	10,716
Bkash	45	1,350	16,200	17,010	17,861
<b>Total Sales (A)</b>	<b>4,072</b>	<b>122,160</b>	<b>1,465,920</b>	<b>1,539,216</b>	<b>1,616,177</b>
<b>Less. Variable Expense</b>					
Lungi	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>672</b>	<b>20,160</b>	<b>241,920</b>	<b>254,016</b>	<b>266,717</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		100	1,200	1,500	1,800
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,500	30,000	32,000	36,000
Entertainment		200	2,400	3,000	3,500
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>109,200</b>	<b>112,500</b>	<b>117,800</b>
<b>Net Profit (E) [C-D]</b>		<b>11,060</b>	<b>132,720</b>	<b>141,516</b>	<b>148,917</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	132,720	141,516	148,917
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		112,720	234,236
	<b>Total Cash Inflow</b>	<b>182,720</b>	<b>254,236</b>	<b>383,153</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112,720</b>	<b>234,236</b>	<b>363,153</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest


Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 জাতির জনক বঙ্গবন্ধু শেখ মুজিবুর রহমান  
 জাতীয় পরিচয় পত্র  
 নাম: শিহাব উদ্দিন  
 পিতা: আলম মিয়া  
 মাতা: আখি বেগম  
 জন্ম তারিখ: ০৪ জুন ১৯৮৮  
 জন্ম স্থান: নারায়ন পট্টা, ডাকঘর: রোহিতপুর - ১৩১০, কেরানীগঞ্জ, ঢাকা

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
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নাম: শিহাব উদ্দিন  
 Name: Shihab Uddin  
 পিতা: আলম মিয়া  
 মাতা: আখি বেগম  
 Date of Birth: 04 Jun 1988  
 ID NO: 2613860133524

Shihab Uddin

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
 কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
 ঠিকানা: গ্রাম/রাস্তা: নারায়ন পট্টা, ডাকঘর: রোহিতপুর - ১৩১০, কেরানীগঞ্জ, ঢাকা

তারিখ: ০২/০৭/২০০৮

# FAMILY PICTURE

