

Proposed NU Business Name: **SHORIF TELICOM AND ELECTRONICS**



Project identification and prepared by: Md. Rokon uddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SADDAM HOSSEN
Age	:	10-05-1985 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother
Address	:	Vill: Zia para , P.O: Maria , P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SOFURA BIBI
(iii) Father's name	:	MD. BOZLUR RAHMAN
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 84 (Female), Member ID: 9239/1, Group No: 04 Member since: Befor 2006-2010 Present 26-07-2016(5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 9,000/=
(v) Who pays GB loan installment	:	Father
(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	:	7 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan Boroz
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-068225
Mother's Contact No.	:	01783-202652
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SOFURA BIBI joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

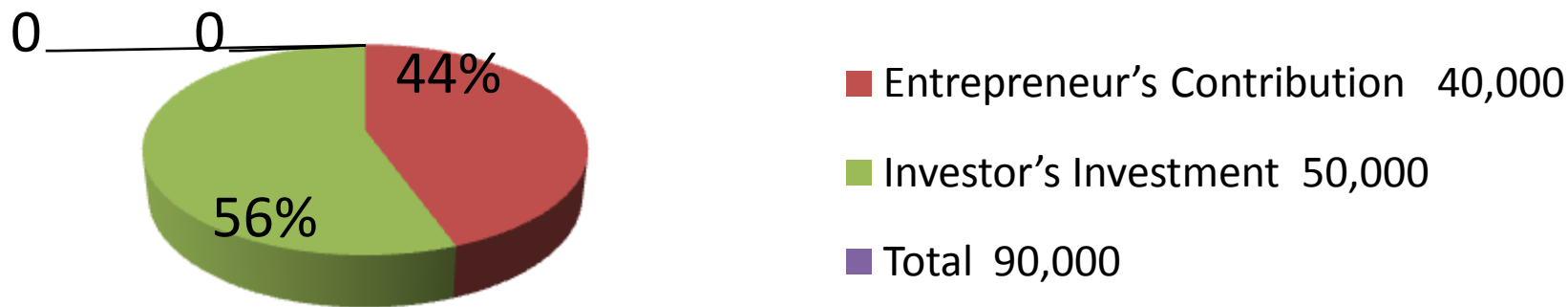
Proposed Nobin Udyokta Business Info

Business Name	:	<i>SHORIF TELICOM AND ELECTRONICS</i>
Location	:	Hatgangopara Bazar, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/- (from existing business) 44% Required Investment BDT 50,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 8 ft = 96 sft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Telicom item etc. ▪ Average 25% gain on sale. ▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪ The shop is No Rent ▪ Collects goods from Rajshahi. ▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	500	15,000	1,80,000
Income Of Sarvising	300	9,000	1,08,000
Total Sales (A)	500	15,000	1,80,000
Less. Variable Expense			
Telicom Item	375	11,250	1,35,000
Total variable Expense (B)	375	11,250	1,35,000
Contribution Margin (CM) [C=(A-B)]	425	12,750	1,53,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Guard		50	600
Transportation		1,000	12,000
Entertainment		200	2,400
Bank service Charge			
Total fixed Cost (D)		7,250	87,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
T.V Rimot	20	150	3,000	50	150	7,500	10,500
Flyvar	5	250	1,250	20	250	5,000	6,250
Spiker	12	80	9,60	50	80	4,000	4,960
Bez	15	140	2,100	50	140	7,000	9,100
Mobile Disply	25	300	7,500	40	300	12,000	19,500
Mobile Tach	50	250	12,500	50	250	12,500	25,000
Others Item			12,690	-	-	2,000	14,690
	127		40,000	260		50,000	90,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Telicom Item	1,000	30,000	3,60,000	3,78,000	3,96,900
Income Of Sarvising	400	12,000	1,44,000	1,51,200	1,58,760
Total Sales (A)	1,000	30,000	3,60,000	3,78,000	3,96,900
Less. Variable Expense					
Telicom Item	750	22,500	2,70,000	2,83,500	2,97,675
Total variable Expense (B)	750	22,500	2,70,000	2,83,500	2,97,675
Contribution Margin (CM) [C=(A-B)]	650	19,500	2,34,000	2,45,700	2,57,985
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		400	4,800	5,000	5,500
Salary (staff)					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,500	1,02,000	1,04,200	1,06,700
Net Profit (E) [C-D]		11,000	1,32,000	1,41,500	1,51,285
Investment Payback			20,000	20,000	20,000

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

Sl #	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	1,32,000	1,41,500	1,51,285
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,12,000	2,33,500
	Total Cash Inflow	1,82,000	2,53,500	3,84,785
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,12,000	2,33,500	3,64,785

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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









নেং আডচপাড়া ইউনিয়ন পরিষদ

পরিশিঃ-১০

ডাকঘরঃ হাট খুজিপুর, উপজেলা- বাগমারা, জেলা- রাজশাহী।

লাইসেন্স

নং- 093

লাইসেন্স নম্বর : ২৬৪/২০১৭

অর্থ বৎসর : ২০১৬-২০১৭

তারিখ : ০৫/০২/২০১৭

ধারীর নাম : মোঃ মোস্তাফিজ হোসেন

মীর নাম : মোঃ বজলুর রহমান

ম : মোস্তাফিজ হোসেন

শ্রীমান আদম আলী ডাকঘর : হাট খুজিপুর

বাগমারা, জেলা : রাজশাহী।

নাম : মোস্তাফিজ হোসেন হাট খুজিপুর

মোস্তাফিজ হোসেন হাট খুজিপুর

প্রদানের পরিমাণ টাকা : ২০০০/-) প্রাপ্ত হয়ে তার

দুই হাজার টাকা মাত্র

চালিয়ে যাবার জন্য এই লাইসেন্স

প্রাপ্ত হইবে

পর্যন্ত

FAMILY PICTURE

