

## Proposed NU Business Name: **SELIM TELECOM**



Project identification and prepared by: Kobir Raksam,  
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



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

Name	:	<b>MD SELIM REZA</b>
Age	:	28-11-1995 (21 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Digoram, P.O: Digoram, P.S: Godagari, 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	:	<b>MOST. SELINA BEGUM</b>
(iii) Father's name	:	<b>MD. TJEMUL HAQUE</b>
(iv) GB member's info	:	Branch: Mohonpur Godagari, Centre # 03 (Female), Member ID: 1094/2, Group No: 02 Member since: 09-06- 2013 (04 Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: 22,050/-
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-326785
Family's Contact No.	:	01831-053744
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SELINA BEGUM** joined Grameen Bank since 04 years ago. At first She took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SELIM TELECOM</b>
Location	:	Digoram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 60,000/-(from existing business) 60% Required Investment BDT 40,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 10 ft = 140 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile item etc.</li><li>▪Income from</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur himself. Existing no employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

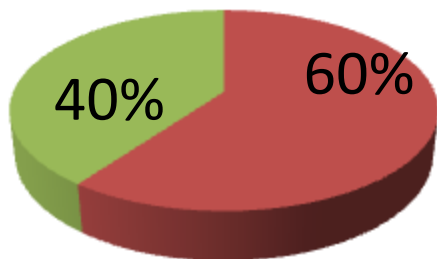
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile item	500	15,000	180,000
Servicing	200	6,000	72,000
<b>Total Sales (A)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Variable Expense</b>			
Mobile item	375	11,250	135,000
<b>Total variable Expense (B)</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>325</b>	<b>9,750</b>	<b>117,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		600	7,200
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>3,650</b>	<b>43,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Memory	10	300	3,000	14	300	4,200	7,200
Charger	10	80	800	13	80	1,040	1,840
Battery	8	250	2,000	16	250	4,000	6,000
SIM Card	20	100	2,000	30	100	3,000	5,000
Car Tube	10	150	1,500	30	150	4,500	6,000
Horne Machine	10	50	500	15	50	750	1,250
Morter macheine	3	500	1,500	5	500	2,500	4,000
Mobile phone	0	0	0	10	2000	20,000	20,000
Computer	1	28700	28,700	0	0	0	28,700
Printer	1	20000	20,000	0	0	0	20,000
Others	0	0	0	1	10	10	10
<b>Total</b>	<b>73</b>		<b>60,000</b>	<b>134</b>		<b>40,000</b>	<b>100,000</b>

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 40,000
- Total 100,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Mobile item	1,000	30,000	360,000	378,000	396,900
Servicing	300	9,000	108,000	113,400	119,070
<b>Total Sales (A)</b>	<b>1,300</b>	<b>39,000</b>	<b>468,000</b>	<b>491,400</b>	<b>515,970</b>
<b>Less. Variable Expense</b>					
Mobile item	750	22,500	270,000	283,500	297,675
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>198,000</b>	<b>207,900</b>	<b>218,295</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		600	7,200	8,000	8,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		400	4,800	4,800	4,800
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>76,800</b>	<b>77,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,200</b>	<b>122,400</b>	<b>131,100</b>	<b>140,495</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	122,400	131,100	140,495
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106,400	221,500
	<b>Total Cash Inflow</b>	<b>162,400</b>	<b>237,500</b>	<b>361,995</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>106,400</b>	<b>221,500</b>	<b>345,995</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of guava garden;  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures







# FAMILY PICTURE

