

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



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Kaliakor Unit,Gazipur

Project verified by: MD. Siddiqur Rahoman



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

Name	:	<b>SAGOR CHONDRO SORKAR</b>
Age	:	10/05/1996 (21 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brother.
Address	:	Vill: Gozareia P.O: Kaliakair P.S: Kaliakair, 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	:	<b>LATE AKASHI RANI</b>
(iii) Father's name	:	<b>SREE: PROFULLO CHONDRO</b>
(iv) GB member's info	:	Branch:kaliakair                      , Centre # 10 (Female), Member ID: 1334/3,                      Group No: 03 Member since: 21/05/2012(6Years) First loan: BDT 5,000 /- Last ioan : 74,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	17 years experience in running business. He has 1 year training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772150000
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AKASHI RANI** joined Grameen Bank since 6 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAGOR TELECOM</b>
Location	:	Botmill bazar, Kaliakor ,Gazipur
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (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	:	05 ft x 12 ft= 60 square ft
Security of the shop	:	35,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like mobile,battary,charger etc .</li> <li>▪ Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪ Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪ The shop is rented.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

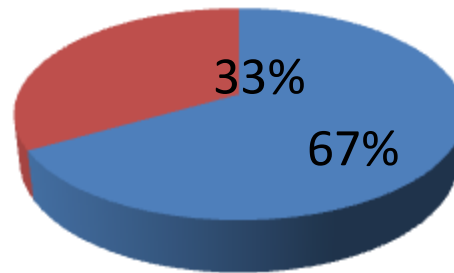
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Balb,tar,headphone,etc item.	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Balb,tar,headphone,etc item.	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		1200	14,400
Transportation		0	0
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		3,000	36,000
Salary (self)		5,000	60,000
<b>Gard</b>		<b>400</b>	<b>4,800</b>
<b>Total fixed Cost (D)</b>		<b>11,500</b>	<b>138,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Eanargi balb	18	200	3,600	25	5,000	8,600
Charger	20	80	1,600	50	4,000	5,600
balb	28	28	784	60	1,680	2,464
Mobile	5	1000	5,000	20	20,000	25,000
Headphone	30	100	3,000	50	5,000	8,000
Battary	50	200	10,000	50	10,000	20,000
Mobile glasspaper	50	100	5,000	20	2,000	7,000
Rimot	80	100	8,000	20	2,000	10,000
Bod	80	35	2,800	0	0	2,800
Security			50,000	0	0	50,000
Others			10,216	0	320	10,536
<b>Total</b>			<b>100,000</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance

■ Entrepreneur's contibution 1,00,000 ■ Investor's Investment 50,000 ■ Total 1,50,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Balb,tar,headphone,etc item.	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Less. Variable Expense</b>					
Balb,tar,headphone,etc item.	3,600	108000	1296000	1360800	1428840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		1200	14,400	14,400	14,400
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary		3,000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Gard</b>		<b>400</b>	4800	4,800	4,800
<b>Total Fixed Cost</b>		<b>11,500</b>	<b>138,000</b>	138,000	138,000
<b>Net Profit (E) [C-D)</b>		<b>15,500</b>	<b>186,000</b>	202,200	219,210
<b>Investment Payback</b>			<b>20,000</b>	20,000	<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	186,000	202,200	219,210
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		166,000	348,200
	<b>Total Cash Inflow</b>	<b>236,000</b>	<b>368,200</b>	<b>567,410</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>166,000</b>	<b>348,200</b>	<b>547,410</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Botmill bazar, Kaliakor  
,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# জ্যাংগার্স ডেলিকম

বি সম  
**বেশী বেশী  
অফার**



**টাকায়  
500 এমবি  
ইন্টারনেট**

ফোন #১৫৬৬৬#০১০০\*

২৯ ও ৭৯ টাকা বিচার্জে

**আধা  
পয়সা/ল.**  
যেকোন ডিই পছন্দ

**এক  
পয়সা/ল.**  
যেকোন ডিই পছন্দ

এছাড়াও

**৯ টাকায় ১ জিবি**



**রবি**

সুন্দর ডিই-সেবা পছন্দ





# সাগর টেলিকম

 <p>Network Bundle</p> <p>৳৯৯</p>	 <p>Network Bundle</p> <p>৳১৯৯</p>	 <p>কম্বো প্যাকেজ অফিসিয়ালি</p> <p>৳১৯৯</p> <p>1GB</p>	 <p>কম্বো প্যাকেজ অফিসিয়ালি</p> <p>৳১৯৯</p> <p>1GB</p>	 <p>কম্বো প্যাকেজ অফিসিয়ালি</p> <p>৳১৯৯</p> <p>1GB</p>
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# FAMILY PICTURE

