

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



Project prepared by : ishak chambugong Sonatala unit.Bogra

Project verified by: Md. Mozaharul islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD SHIHAB HOSSAIN</b>
Age	:	23-05-1983 (34 Years)
Education, till to date	:	Class-8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Patila Kura, P.O: Balua hat,.P.S: Sonatala Dist: Bogra.
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 Narjina Akter.</b>
(iii) Father's name	:	<b>Badsha Mondal</b>
(iv) GB member's info	:	Branch: Balua, sonatala, Centre # 65(Female), Member ID: 8087/2, Group No: 04 Member since: 10-06-2003 (14Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: BDT 5820/-
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-586179
Mother's Contact No.	:	01863-506349
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most Narjina Akter** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIHAB TELECOM</b>
Location	:	Baluhath, Sonatala, Bogra.
Total Investment in BDT	:	BDT 182,000/-
Financing	:	Self BDT 132,000/-(from existing business) 73% Required Investment BDT 50,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 09 ft= 72 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Mobile, Mobile Battery, Mobile Charger, Head Phone, Energy Bulb, Multyplug, Electric Cables etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra Bazer, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

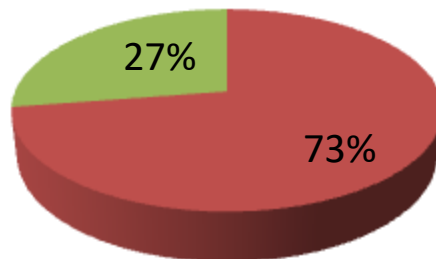
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electrics items	1,800	54,000	648,000
<b>Total Sales (A)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>
<b>Less. Variable Expense</b>			
Electrics items	1,440	43,200	518,400
<b>Total variable Expense (B)</b>	<b>1,440</b>	<b>43,200</b>	<b>518,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
House rant		700	8,400
Electricity Bill		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,300</b>	<b>51,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	9	950	8,550	15	950	14,250	22,800
Bettary	160	280	44,800	45	280	12,600	57,400
Charger	35	120	4,200	35	120	4,200	8,400
Head phone	35	80	2,800	55	80	4,400	7,200
Energy balb	50	250	12,500	38	250	9,500	22,000
Maltiplauge	35	250	8,750		0	0	8,750
Others	1	8400	8,400	1	5050	5,050	13,450
Security	1	42000	42,000	0	0	0	42,000
<b>Total</b>	<b>326</b>	<b>52330</b>	<b>132000</b>	<b>189</b>	<b>6730</b>	<b>50000</b>	<b>182000</b>

## Source of Finance



- Entrepreneur's Contribution 132,000
- Investor's Investment 50,000
- Total 182,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Electrics items	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Electrics items	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
House rant		700	8,400	8,400	8,400
Electricity Bill		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>	<b>78,000</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,500</b>	<b>102,000</b>	<b>111,000</b>	<b>120,450</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)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	102,000	111,000	120,450
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		82,000	173,000
	<b>Total Cash Inflow</b>	<b>152,000</b>	<b>193,000</b>	<b>293,450</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>82,000</b>	<b>173,000</b>	<b>273,450</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:01  
Experience & Skill : 2 Years  
Quality goods & services;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Baluahat, Sonatala, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# Family picture

