

Proposed NU Business Name: **M/S SHANTO TELICOM**



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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SANOAR HOSSEN (SHANTO)
Age	:	27-06-1997 (20 Years)
Education, till to date	:	Honurs 2 nd Year
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers, 02 Sister
Address	:	Vill: Dhoroil , P.O: Dhoroil P.S:Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. RASHEDA
(iii) Father's name	:	MD. MOYEZUDDIN AHMED
(iv) GB member's info	:	Branch: Mowgasi,Mohanpur Centre 48 (Female), Member ID: 5807/1, Group No: 07 Member since: 13-06-2013 (4Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 28,556/=
(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	:	Three 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.	:	01773-372870
Mother's Contact No.	:	01751-566322
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RASHEDA joined Grameen Bank since 4 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	:	M/S SHANTO TELICOM
Location	:	Dhoroil Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT 35,000/- (from existing business) 41% Required Investment BDT 50,000/- (as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft X 06 ft = 120sft
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 Rent ▪ Collects goods from Rajshahi. ▪ Agreed grace period is 3 months.

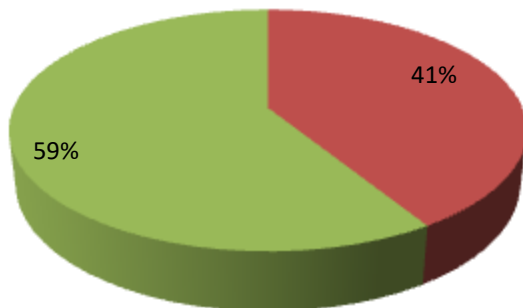
Exsisting Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	500	15,000	1,80,000
Income From Sarvising	400	12,000	1,44,000
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)]	525	15,750	1,89,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		500	6,00
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard		60	720
Transportation		500	6,000
Entertainment		240	2,880
Kitnashok			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,750	1,05,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Battery	20	280	5,600	20	250	5,000	10,600
Charger	40	78	3,100	-	-	-	3,100
Headphone	50	150	7,500	-	-	-	7,500
MemoriCard	5	300	1,500	-	-	-	1,500
Casing	50	50	2,500	-	-	-	2,500
Mobile Set	5	1100	5,500	10	4000	40,000	45,500
Sarvising Item	-	-	10,000	-	-	5,000	15,000
Total	170		35,000	30		50,000	85,000

Source of Finance



- Entrepreneur's Contribution 35,000
- Investor's Investment 50,000
- Total 85,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Telicom Item	1,500	45,000	5,40,000	5,67,000	5,95,350
Income From Sarvising	400	12,000	1,44,000	1,51,200	1,58,760
Total Sales (A)	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Variable Expense					
Telicom Item	1,125	33,750	4,05,000	4,25,250	4,46,512
Total variable Expense (B)	1,125	33,750	4,05,000	4,25,250	4,46,512
Contribution Margin (CM) [C=(A-B)]	775	23,250	2,79,000	2,92,950	3,07,597
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		600	7,200	7,500	8,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Gard Bill		60	720	720	720
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,160	97,920	1,00,220	1,03,720
Net Profit (E) [C-D]		15,090	1,81,080	1,92,730	2,03,877
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	1,81,080	1,92,730	2,03,877
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,61,080	3,33,810
	Total Cash Inflow	2,31,080	3,53,810	5,37,687
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	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,61,080	3,33,810	5,17,687

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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

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FAMILY PICTURE