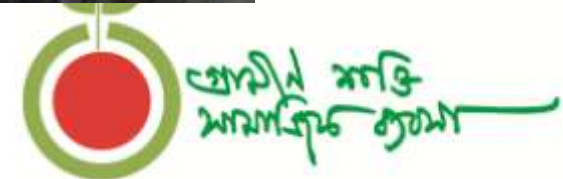


Proposed NU Business Name: SAROWAR TELICOM



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

Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAROWAR JAHAN
Age	:	06-04-1994 (23 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01 Brothers, 01 Sister
Address	:	Vill: Kharoil P.O: Baksimoil, 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. MORIOM BEGUM
(iii) Father's name	:	MD. ABDUR RAHIM MONDOL
(iv) GB member's info	:	Branch:Mowgasi, Mohanpur Centre 79 (Female), Member ID: 8405/2, Group No: 07 Member since :11-07-2013 (4Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 12,960/=
(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	:	10 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.	:	01773-244320
Mother's Contact No.	:	01927-536210
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORIOM BEGUM 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	:	SAROWAR TELICOM
Location	:	Mohanpur Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 72,000/-
Financing	:	Self BDT 32,000/- (from existing business) 44% Required Investment BDT 40,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft = 100 sft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Telicom Item etc. ▪ Average 50% gain on sale. ▪ The business is operating by entrepreneur. Existing 1 employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent ▪ Collects goods from Rajshahi. ▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	1000	30,000	3,60,000
Incom Fo Sarvesing	300	9,000	1,08,000
Total Sales (A)	1000	30,000	3,60,000
Less. Variable Expense			
Telicom Item	500	15,000	1,80,000
Total variable Expense (B)	500	15,000	1,80,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		800	9,600
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Guard		50	600
Transportation		1,200	14,400
Entertainment		300	3,600
Salary (staff)		2,000	24,000
Total fixed Cost (D)		11,000	1,32,000
Net Profit (E) [C-D]		13,000	1,56,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Display	40	300	12,000	-	-	-	12,000
Mobile Tach	50	400	20,000	70	400	28,000	48,000
Mobile Battari	-	-	-	48	250	12,000	12,000
Advance For Shop	-	-	50,000	-	-	-	50,000
Total	90		32,000	118		40,000	72,000

Source of Finance



- Entrepreneur's Contribution 32,000
- Investor's Investment 40,000
- Total 72,000

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 Sarvesing	300	9,000	1,08,000	1,13,400	1,19,070
Total Sales (A)	1,500	45,000	5,40,000	5,67,000	5,95,350
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)]	1050	31,500	3,78,000	3,96,900	4,16,745
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		1,000	12,000	13,000	15,000
Mobile Bill		350	4,200	4,400	5,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	23,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)		2,000	24,000	24,000	24,000
Guard Bill		50	600	600	600
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		12,000	1,44,000	1,47,700	1,53,800
Net Profit (E) [C-D]		19,500	2,34,000	2,49,200	2,62,945
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,34,000	2,49,200	2,62,945
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,14,000	4,43,200
	Total Cash Inflow	2,84,000	4,63,200	7,06,145
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	2,14,000	4,43,200	6,86,145

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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





আপা উদ্ভাবনের অঙ্গীকার
কঠিন পরিশ্রমের মাধ্যমে



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যা গেলে



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FAMILY PICTURE

