

Proposed NU Business Name: **SHAEEM TELECOM**



Project identification and prepared by: Mafuzur
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAEEM SHEAK
Age	:	19/07/1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers& 0 Sisters
Address	:	Vill: SreepurP.O: SreepurP.S: Sreepur, 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	:	SHAHIDA AKHTER
(iii) Father's name	:	HOZROT
(iv) GB member's info	:	Branch: Bormi, Steepur ,Centre # 64 /m), Member ID: 8464/1, Group No: 06 Member since: 1993-2017(24 Years) First Loan: BDT 5,000 /-, Last Loan: BDT 50,000/-, Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-734811
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHEDA AKTHER joined with Grameen Bank for 24 years. 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

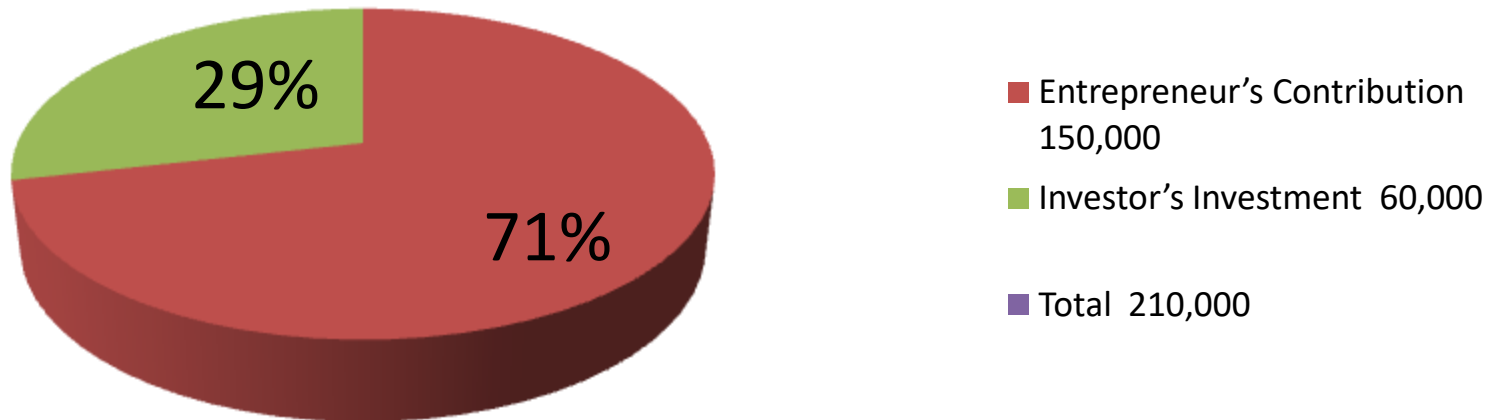
Business Name	:	SHAEEM TELECOM
Location	:	Gazipur
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 240 sq. ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Mobile, charger, headphone etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Rajabari, Sreepur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile ,Charger, Headphone, Battary ETC	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Mobile ,Charger, Headphone, Battary ETC	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		100	1200
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		5050	60600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobil	12	4,000	48,000	15	4,000	60,000	108,000
charger	100	200	20,000				20,000
Battary	200	180	36,000				36,000
cover	50	80	4,000				4,000
Others			42,000			0	42,000
			0			0	0
	362	4460	150,000			60,000	210000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile ,Charger, Headphone, Battary ETC	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		6200	74400	75100	75815
Net Profit (E)= [C-D]		11050	132600	139230	146192
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	132,600	139230	146191.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108600	223830
	Total Cash Inflow	192,600	247,830	370,022
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	108,600	223,830	346,022

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 05 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





FAMILY PICTURE

