

Proposed NU Business Name: **SHOHAG TELECOM**



Project identification and prepared by: Md Habibullah,
Kaliganj Unit, Gazipur

Project verified by: MD. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. SHAKHAOAT HOSSEN KHAN |
| Age | : | 18-10-1988 (29 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Married |
| Children | : | - |
| No. of siblings: | : | 3 Brothers 2 Sisters |
| Address | : | Vill: Kholapara, P.O: Dokkhin bag-1613, P.S: Kaliganj, 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 | : | MST. MEWA BEGUM |
| (iii) Father's name | : | LATE MD. MOSHARRAF HOSSAIN |
| (iv) GB member's info | : | Branch: Jamalpur, Centre # (Female), Member ID:, Group No: Member since: 12/03/2007-2017 (10 Years) First loan: BDT 5,000 /- Last Loan: BDT 40000/- , Outstanding loan: : BDT 39120/- |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Brother |
| (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 | : | 08 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. | : | 01924-011736 |
| Family's Contact No. | : | None |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MEWA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SHOHAG TELECOM |
| Location | : | Jalampur Bazar, Kaliganj |
| Total Investment in BDT | : | BDT 500,000 |
| Financing | : | Self BDT 450,000(from existing business) 90% Required Investment BDT 50,000(as equity) 10% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 10 ft=200 sq. ft |
| Security of the shop | : | BDT 50,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: etc.▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months. |

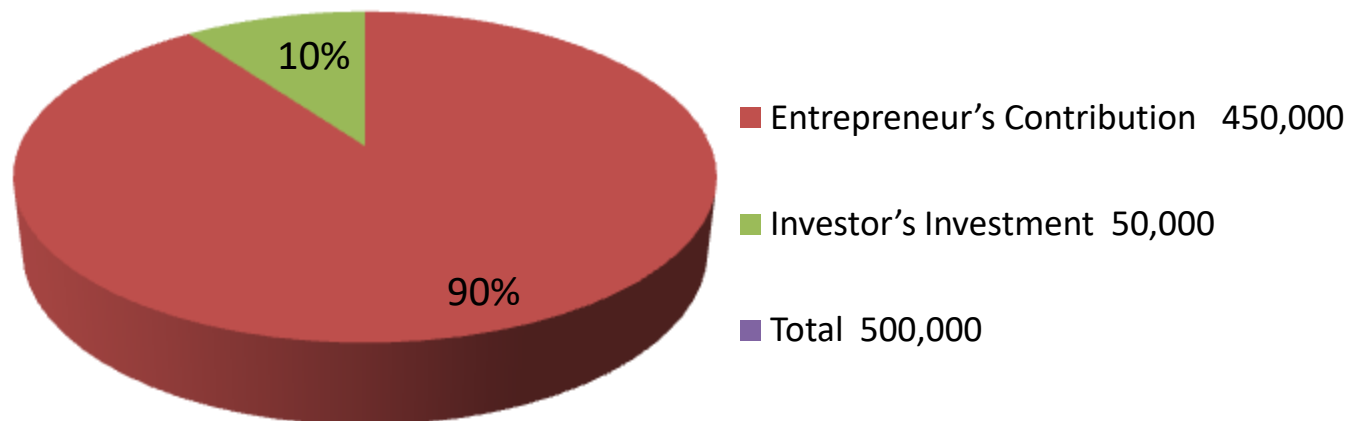
Existing Business

| Particular | Daily | Monthly | Yearly |
|--|-------------|--------------|---------------|
| Revnue (Sale) | | | |
| Mobile Items | 2500 | 75000 | 900000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 2500 | 75000 | 900000 |
| Less Variable Expense (B) | | | 0 |
| Mobile Items | 2000 | 60000 | 720000 |
| Total Variable Expense | 2000 | 60000 | 720000 |
| Contributon Margin (CM) [C=(A-B)] | 500 | 15000 | 180000 |
| Less Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electric Bill | | 500 | 6000 |
| Transportaion | | 0 | 0 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Generator | | 200 | 2400 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 7500 | 90000 |
| Net Profit (E)= [C-D] | | 7500 | 90000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Mobile Set | 10 | 2,000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Cable | 200 | 300 | 60,000 | 0 | 0 | 0 | 60,000 |
| Touch Screen | 500 | 500 | 250,000 | 200 | 250 | 50,000 | 300,000 |
| Battery | 150 | 300 | 45,000 | 0 | 0 | 0 | 45,000 |
| Glass Paper | 100 | 150 | 15,000 | | | 0 | 15,000 |
| Others | | | 10,000 | | | 0 | 10,000 |
| Security | | | 50,000 | | | 0 | 50,000 |
| | 960 | | 450,000 | 200 | | 50,000 | 500000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|--|--------------|----------------|----------------|----------------|----------------|
| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
| Revenue(Sales) | | | | | |
| Mobile Items | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| Less Variable Expense (B) | | | | | |
| Mobile Items | 2800 | 84000 | 1008000 | 1058400 | 1111320 |
| Total Variable Expense | 2800 | 84000 | 1008000 | 1058400 | 1111320 |
| Contributon Margin (CM) [C=(A-B)] | 700 | 21000 | 252000 | 264600 | 277830 |
| Less Fixed Expense | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 0 | 0 | 0 | 0 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 200 | 2400 | 2400 | 2400 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 7500 | 87600 | 88000 | 88400 |
| Net Profit (E)= [C-D] | | 13500 | 162000 | 170100 | 178605 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

Cash flow projection on business plan (rec. & Pay)

| <i>SI #</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 | 162,000 | 170100 | 178605 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 142000 | 292100 |
| | Total Cash Inflow | 212,000 | 312,100 | 470,705 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 142,000 | 292,100 | 450,705 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 1, Family:0 Others:0
Experience & Skill : 08 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

