

# Proposed NU Business Name: SHUKUMAR TELECOM AND MOBILE GALLERY



Project identification and prepared by: S.M. Habibullah,  
Jamurki Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



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

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Subrata Gosh</b>
Age	:	30-12-1991( 27 Years)
Education, till to date	:	SSC
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	1 Brothers & 1 Sisters.
Address	:	Vill: Lauhati ,P.O: Lauhati ,P.S:Mirzapur, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Tulshi Rani Ghosh
(iii) Father's name	:	Late Shukumar Ghosh
(iv) GB member's info	:	Branch: Lauhati , Delduar, Centre #112 (Female), Member ID:4201 , Group No: 06 Member since: 20-11-1995 (22 Years) First loan: BDT = 5,000/- Last Loan = 50,000/-
<b>Further Information:</b>	:	Outstanding loan:= 23,600/-
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	03 years of business experience.
Own Business and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-422286
Family's Contact No.	:	01672-336283
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Tulshi Rani Ghosh** joined Grameen Bank since 07 years ago. 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	:	<b>SHUKUMAR TELECOM AND MOBILE GALLERY</b>
Location	:	Lauhati Bazar,Delduar,Tangail.
Total Investment in BDT	:	BDT 3,05,000/-
Financing	:	Self BDT 2,25,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x10 ft= 200 square ft
Security of the shop	:	BDT 70,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Mobile Handset,Smart phone,Charger etc.</li> <li>▪Average 25 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employees.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from Tangail.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	3,000	90,000	1,080,000
		0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Mobile Handset,Smart phone,Charger etc.	2,250	67,500	810,000
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,600	19,200
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,200</b>	<b>98,400</b>
<b>Net Profit (E) [C-D]</b>		<b>14,300</b>	<b>171,600</b>

## Investment Breakdown

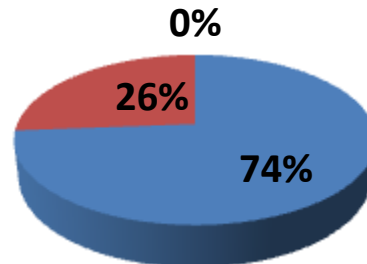
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Mobile Handset	20	900	18000	Mobile	30	900	27,000	45,000
Battery	100	200	20000	Smartphone	5	5000	25,000	45,000
Charger	120	75	9000	Battery	20	200	4,000	13,000
Mobile Backcover	50	80	4000	Charger	50	75	3,750	7,750
Keyboard	4	250	1000	Cover	200	80	16,000	17,000
Mouse	5	300	1500	Keyboard	3	250	750	2,250
Smartphone	15	5000	75000				0	75,000
		0	0				0	0
		0	0				0	0
	0	0	0				0	0
Computer	1	21000	21000				0	21,000
Others			5500				3,500	9,000
Security			70000					70,000
<b>Total</b>			<b>225,000</b>				<b>80,000</b>	<b>305,000</b>

## Source of Finance

■ Entrepreneur's contribution 225000

■ Investor's Investment 80000

■ Total 305000



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Mobile Handset,Smart phone,Charger etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Mobile Handset,Smart phone,Charger etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		1,600	19,200	19,200	19,200
Electricity Bill		330	3,960	4,158	4,366
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		110	1,320	1,386	1,455
Generator Bill		105	1,260	1,323	1,389
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>8,340</b>	<b>100,080</b>	<b>101,124</b>	<b>102,220</b>
<b>Net Profit (E) [C-D]</b>		<b>21,660</b>	<b>259,920</b>	<b>276,876</b>	<b>294,680</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## **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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	259,920	276,876	294,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		227,920	472,796
	<b>Total Cash Inflow</b>	<b>339,920</b>	<b>504,796</b>	<b>767,476</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>227,920</b>	<b>472,796</b>	<b>735,476</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0` Others:0  
Experience & Skill : 03 Years  
Own Business : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop:  
Regular customers:

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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# FAMILY PICTURE

