

SHAH TELECOM



Project identification and prepared by Md. Asif, Ashulia Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IBRAHIM
Age	:	02-01-1989 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Sister
Address	:	Vill: Moddho Rajason, P.O: Rajason P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JOTSNA
(iii) Father's name	:	MD ABUL BASHAR
(iv) GB member's info	:	Branch: Birulia Ashulia, Centre # 87 (Female), Member ID: 8382, Group No: 01 Member since: 21-10-2002 (12 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 21,400
(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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture & House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-948115
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Jotsna is a member of Grameen Bank since 12 years. At first she took 5,000 taka loan from Grameen Bank. Most. Jotsna gradually took loan from GB. Utilize loan in agriculture and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAH TELECOM
Location	:	Palur Market, Rajashon, Savar, Dhaka
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Charger, Battery, Remote, Mobile Accessories, Charger light, Bulb, Switch, etc.▪Mobile phone servicing here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed▪Collects goods from Savar.▪The shop is rented.▪Agreed grace period is 4 months.

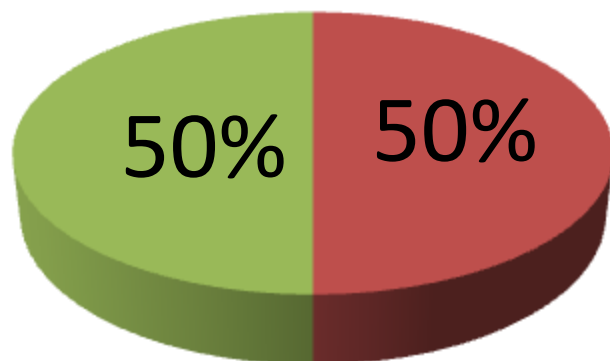
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Charger, Battery, Remote, Mobile Accessories, Charger light, Bulb, Switch, etc	1,500	45,000	540,000
Servicing	300	9,000	108,000
Song Down load	80	2,400	28,800
Total Sales (A)	1,880	56,400	676,800
Less. Variable Expense			
Mobile Charger, Battery, Remote, Mobile Accessories, Charger light, Bulb, Switch, etc	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Generator bill		150	1,800
Mobile Bill		500	6,000
Transportation		500	6,000
Salary (self)		8,000	96,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		12,050	144,600
Net Profit (E) [C-D]		8,350	100,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery (20,000), Charger (20,000), Remote (10,000), Mobile Accessories (35,000), Electric Item (25,000),	1,10,000	-	1,10,000
Mobile Phone (40pcs x 2,500), Electric goods (20,000), Display, Touch screen, Head phone, Charger, Caching etc (50,000)	-	1,70,000	1,70,000
Decoration	-	30,000	30,000
Servicing Instrument	5,000	-	5,000
Computer	20,000	-	20,000
Rack	30,000	-	30,000
Security	35,000	-	35,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 200,000

■ Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile phone, Mobile Charger, Battery, Remote, Mobile Accessories, Charger light, Bulb, Switch, etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Servicing	450	13,500	162,000	170,100	178,605
Song Down load	80	2,400	28,800	30,240	31,752
Total Sales (A)	3,530	105,900	1,270,800	1,334,340	1,401,057
Less. Variable Expense					
Mobile phone, Mobile Charger, Battery, Remote, Mobile Accessories, Charger light, Bulb, Switch, etc	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	1,130	33,900	406,800	427,140	448,497
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		800	9,600	11,600	13,600
Salary (self)		9,000	108,000	96,000	96,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	1,800
Non Cash Item					
Depreciation		917	11,000	11,000	11,000
Total Fixed Cost		17,367	208,400	200,100	203,900
Net Profit (E) [C-D)		16,533	198,400	227,040	244,597
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	198,400	227,040	244,597
1.3	Depreciation (Non cash item)	11,000	11,000	11,000
1.4	Opening Balance of Cash Surplus		129,400	287,440
	Total Cash Inflow	409,400	367,440	543,037
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	129,400	287,440	463,037

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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
Local competitors;

Pictures

















microlab

KADA
卡達熱風粉

C/RO
MADE IN INDIA

GRAX
Grax
Grax

R.K.



FAMILY PICTURE

