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 (ii) Mother's name (iii) Father's name (iv) GB member's info | : : : | Mother Father MOST. JOTSNA MD ABUL BASHAR 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: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : : : | Existing loan: BDT 50,000 Outstanding loan: BDT 21,400 Father No No 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 | : | Seven years experience in running business. |
| Training Info | : | 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.

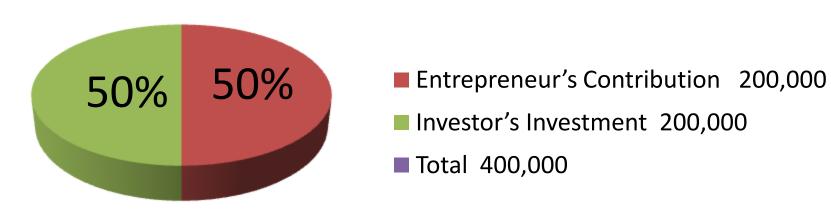
| Proposed Nobin Udyokta Business Info | | | | |
|---|---|---|--|--|
| Business Name | : | SHAH TELECOM | | |
| Location | : | Palur Market, Rajashon, Savar, Dhaka | | |
| Total Investment in BDT | : | BDT 4,00,000 | | |
| Financing | : | Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50% | | |
| Present salary/drawings from business (estimates) | : | 8,000 Taka | | |
| Proposed Salary | : | 9,000 Taka | | |
| Implementation | : | 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 | 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



| Financial I | 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)

| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---------------------------------|--------------|--------------|--------------|
| 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 | | | |
| | Investment Pay Back (Including | | | |
| 2.3 | 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























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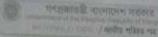
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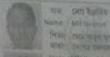
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FAMILY PICTURE

