SALAM TELECOM & CONFECTIONERY



Project identification and prepared by: Nurul Islam, Dokshinkhan Unit, Dhaka Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD SALAM MIA		
Age	:	13-07-1991 (24 <i>Years</i>)		
Education, till to date	•	Class Eight		
Marital status	:	Married		
Children	••	Nil		
No. of siblings:	••	2 Sisters		
Address	:	Vill: Polartek P.O: Uttarkhan P.S: Uttarkhan 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 BINA BEGUM MD ABDUL HALIM Branch: Uttarkhan, Centre # 13 (Female), Member ID: 1893/1, Group No: 02 Member since: 27-10-1988 (26 Years) First loan: 2,500 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 2,00,000 Outstanding loan: BDT 13,020 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	:	Eight years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-570308
Mother Contact No.	:	01916-581388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

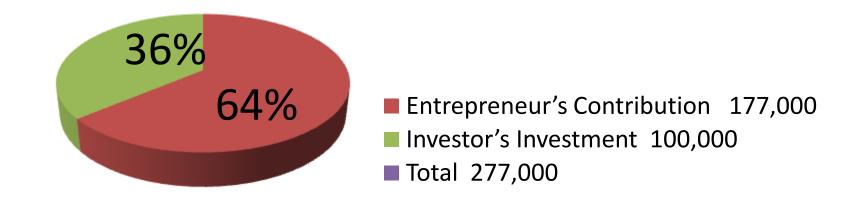
Bina Begum is a member of Grameen Bank since 26 years. At first she took 2,500 taka loan from Grameen Bank. Bina gradually took loan from GB. Utilize loan cow rearing and paddy business. She purchase three katha land and made a tin shed house.

Proposed Nobin Udyokta Business Info				
Business Name	:	SALAM TELECOM & CONFECTIONERY		
Location	:	Polertek, Uttarkhan, Dhaka-123.		
Total Investment in BDT	:	BDT 2,77,000		
Financing	:	Self BDT 1,77,000 (from existing business) 64% Required Investment BDT 1,00,000 (as equity) 36%		
Present salary/drawings from business (estimates)	:	6,000 Taka		
Proposed Salary	:	7,000 Taka		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc. Provide flexi-load service. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. Collects goods from Tongi bazar. The shop is rented. Agreed grace period is 4 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips,					
Chanachur, Soft drinks, Noodles, Cosmetics etc	2,500	75,000	900,000		
Flexi-Load	81	2,430	29,160		
Total Sales (A)	2,581	77,430	929,160		
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips,					
Chanachur, Soft drinks, Noodles, Cosmetics etc	2,125	63,750	765,000		
Total variable Expense (B)	2,125	63,750	765,000		
Contribution Margin (CM) [C=(A-B)	456	13,680	164,160		
Less. Fixed Expense					
Rent		700	8,400		
Electricity Bill		500	6,000		
Mobile Bill		200	2,400		
Transportation		1,000	12,000		
Salary (self)		6,000	72,000		
Entertainment		200	2,400		
Total fixed Cost (D)		8,600	103,200		
Net Profit (E) [C-D)		5,080	60,960		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Rice (10 bag x 1,850) = BDT 18,500 Sugar (1 bag x 2,000) = BDT 2,000 Flour (3 bag x 1,500) = BDT4,500 Salt, Oil, Soap, Mosquito coil, Cream, Shampoo, Cosmetics, Soft Drinks, Coconut oil, Mustard oil, etc = BDT 1,07,000	1,32,000	-	1,32,000			
Flexi-Load	10,000	-	10,000			
Rice (25 bag x 2,000) = BDT 50,000 Soya bin Oil = BDT 10,000 Flour (1 bag x 1,500) = BDT 1,500 Sugar (1 bag x 2,000) = BDT 2,000 Others = BDT 36,500	-	1,00,000	1,00,000			
Television	5,000	-	5,000			
Fridge	20,000	-	20,000			
Security	10,000		20,000			
Total	1,77,000	1,00,000	2,77,000			

Source of Finance



Financial Projection (BDT) Daily Monthly

1st Year

2nd Year

3rd year

Particular

Non Cash Item

Total Fixed Cost

Net Profit (E) [C-D)

Investment Payback

Depreciation

	,			
4,000	120,000	1,440,000	1,512,000	1,587,600
81	2,430	29,160	30,618	32,149
4,081	122,430	1,469,160	1,542,618	1,619,749
3,400	102,000	1,224,000	1,285,200	1,349,460
3,400	102,000	1,224,000	1,285,200	1,349,460
681	20,430	245,160	257,418	270,289
	700	8,400	8,400	8,400
	500	6,000	6,500	7,000
	450	5,400	6,000	6,500
	1,500	18,000	20,000	22,000
	7,000	84,000	84,000	84,000
	300	3,600	4,000	4,500
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417

10,867

9,563

5,000

130,400

114,760

40,000

5,000

133,900

123,518

40,000

5,000

137,400

132,889

40,000

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

SI#	Particulars 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	114,760	123,518	132,889
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		79,760	168,278
	Total Cash Inflow	319,760	208,278	306,167
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	40,000	40,000	40,000
	Total Cash Outflow	240,000	40,000	40,000
3	Net Cash Surplus	79,760	168,278	266,167

SWOT ANALYSIS

Strength

Employment: Self: 01 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













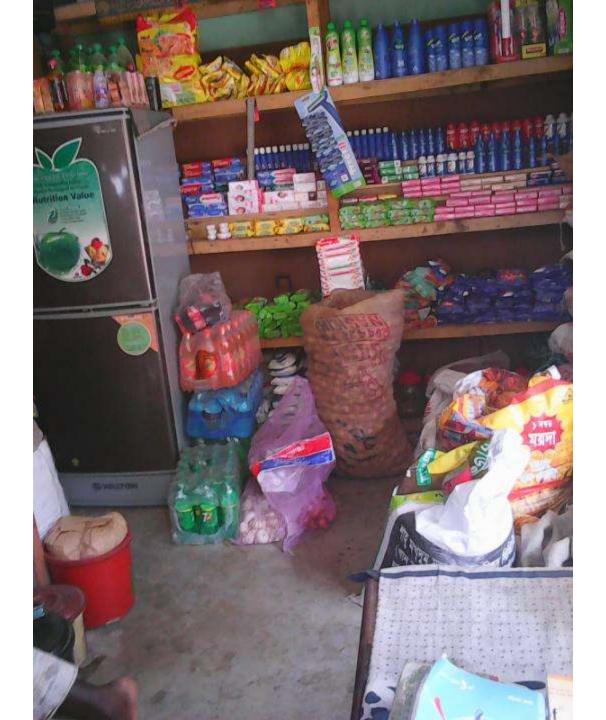














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