

# ***A Nobin Udyokta Project***

***Proposed NU Business Name :Saj Telecom***



**NU Identified and PP Prepared :**

**Md. Sohrab Hossain (Manikganj Unit)**

**Verified by : Md. Nazmul Karim/Md. Khalilur  
Rahman**

**Presented by :**

**Md.Mofijur Rahman**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Mofijur Rahman
Age	:	27 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> </div> <div style="text-align: center;"> <input type="checkbox"/> </div> </div>
(ii) Mother's name	:	Mother : Mst. Momotaj Begum
(iii) Father's name	:	Father : Md. Aminur Rahman
(iv) GB member's info	:	Branch: Muljan, Manikganj , Centre #46(M), Loanee no.: 2130 Member since : 2005 First loan: Tk. 5,000 Existing loan: N/A Outstanding: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H. S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	ICT service and telecom Business
Trade License	:	193/14-15
Business Experiences	:	<b>5 years</b>
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info	:	01711513837
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mothers has been a member of Grameen Bank Since 2005. At first She took a loan amount of BDT 5,000 from Grameen Bank. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Saj Telecom
Address/ Location	:	Daotia Bazar, Sosonda, Manikganj,
Total Investment in BDT	:	4,50,000
Financing	:	Self BDT : 2,50,000 (from existing business) - 56 % Required Investment BDT : 2,00,000 (as equity) - 44%
Present salary/drawings from business	:	BDT 7,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b>			
Advance :25,000	2,50,000		
Photocopy machine (1) +Scanner machine (1 pc) : 80,000			
Computer (1) :20,000			
Bkash :60,000			
Decoration :30,000			
Flexiload (4 *5,000) :20,000			
Others( Mobile Accessories) :15,000			
<b>i. Proposed Stock Items:</b>			
Bkash : 1,10,000		2,00,000	
Digital Japanese printer (1) : 40,000			
Digital camera (1) : 20,000			
Flexiload (4*7500TK) : 30,000			
<b>Total Capital</b>	<b>2,50,000/-</b>	<b>2,00,000/-</b>	<b>4,50,000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1000	30000	3,60,000
<i>Less: Cost of sales</i>	800	24000	2,88,000
<b>Profit (20%) (A)</b>	<b>200</b>	6000	72,000
<i>Income from Photocopy (B)</i>	100	3000	36000
<i>Income from (Bkash+Flexiload)(C)</i>	150	4500	54,000
<i>Income from Compose(D)</i>	50	1500	18000
<b>Profit (20%) [A+B+C+D]</b>	<b>500</b>	<b>15000</b>	<b>1,80,000</b>
<b>Less: Operating Costs</b>			
Electricity bill		400	4800
Shop Rent		800	9600
Transport		200	2400
Night guard bill		50	600
Mobile bill		500	6000
Present salary/Drawings- self		7000	84000
Others ( Transport + SMS+T.L)		400	4800
<b>Non Cash Item:</b>			
Depreciation Expenses		1,625	19,500
<b>Total Operating Cost</b>		<b>10,975</b>	<b>131700</b>
<b>Net Profit</b>		<b>4025</b>	<b>48300</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1500	45000	540000	1500	145000	54000	1800	54000	648000
Less: Cost of sales	1200	36000	432000	1200	36000	432000	1440	43200	518400
<b>Profit(20%){A}</b>	<b>300</b>	<b>9000</b>	<b>108000</b>	<b>300</b>	<b>9000</b>	<b>108000</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Income from compose, Photo Shop(B)</b>	<b>150</b>	<b>4500</b>	<b>54000</b>	<b>150</b>	<b>4500</b>	<b>54000</b>	<b>150</b>	<b>4500</b>	<b>54000</b>
<i>Income from Photocopy (C)</i>	<b>100</b>	3000	36000	100	3000	36000	140	4200	50400
<i>Income from (Bkash+Flexiload)(D)</i>	<b>150</b>	1500	18000	200	6000	72000	200	6000	72000
<b>Profit(A+B+C+D)</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>850</b>	<b>25500</b>	<b>306000</b>
<b>Less: Operating Costs</b>									
Electricity bill		400	4800		400	4800		450	5400
Shop Rent		800	9600		800	9600		800	9600
Entertainment		200	2400		200	2400		200	2400
Mobile bill		600	7200		600	7200		650	7800
Present salary/Drawings- self		7000	84000		7000	84,000		7000	84000
Night Guard bill		50	600		100	1200		150	1800
Others ( Transport + SMS+T.L)		500	6000		500	6000		500	6000
Depreciation Expenses(1083+500)		2375	28500		2375	28500		2375	28500
<b>Total Operating Cost (E)</b>		<b>11925</b>	<b>143100</b>		<b>11975</b>	<b>143700</b>		<b>12125</b>	<b>145500</b>
<b>Net Profit</b>		<b>9075</b>	<b>108900</b>		<b>10525</b>	<b>126300</b>		<b>13375</b>	<b>160500</b>
GT payback			<b>80000</b>			<b>80000</b>			<b>80000</b>
<b>Retained Income:</b>			<b>28900</b>			<b>46300</b>			<b>80500</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>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	108900	126300	160500
1.3	Depreciation (Non cash item)	28500	28500	28500
1.4	Opening Balance of Cash Surplus	-	57400	132200
	<b>Total Cash Inflow</b>	<b>337400</b>	<b>212200</b>	<b>321200</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	<b>280000</b>	<b>80000</b>	<b>80000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>57400</b>	<b>132200</b>	<b>241200</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 5 Years of Experience
- Position of his store beside Highway.

## **W**EAKNESS

- Opponent in same areas

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft

Pictures



















*Presented at*  
**11<sup>th</sup> Internal Design Lab**  
**on June 17, 2015 at GT**

**Thank You**