

Proposed NU Business Name: **SAYEED TELECOM & ELECTRIC**



Project identification and prepared by: Ataur,  
Bason Unit, Dhaka

Project verified by: MD. Rofiqul Islam



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

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ABU SAYEED</b>
Age	:	15-11-1992 (23 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Bariwali, P.O: Chandona, P.S: Gazipur, Sadar Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. SAJEDA</b>
(iii) Father's name	:	<b>MD. HABIJUDDIN</b>
(iv) GB member's info	:	Branch: Bason, Centre # 02 (Female), Member ID: 1020, Group No: 01 Member since: 30-05-2000 (15 Years) First loan: BDT 4,000 /-
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 3,500
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-993356
Mother's Contact No.	:	01713-527780
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

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

MOST. SAJEDA joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAYEED TELECOM &amp; ELECTRIC</b>
Location	:	Bariwali, Gazipur.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 57% Required Investment BDT 1,00,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Energy bulb, Switch, Cable, Charger etc.</li><li>▪Provide Flexi-load service.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Entrepreneur is owner of the shop.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

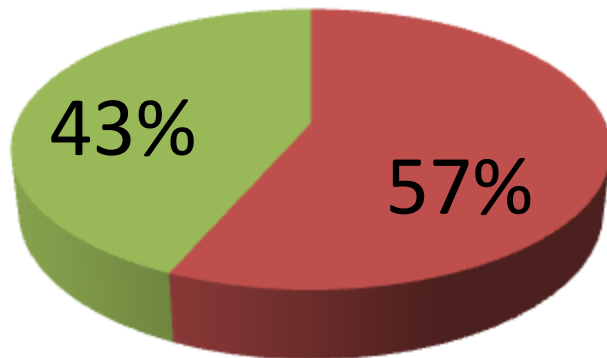
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Item	2,450	73,500	882,000
Flexi-load	54	1,620	19,440
<b>Total Sales (A)</b>	<b>2,504</b>	<b>75,120</b>	<b>901,440</b>
<b>Less. Variable Expense</b>			
Electric Item	2,083	62,475	749,700
<b>Total variable Expense (B)</b>	<b>2,083</b>	<b>62,475</b>	<b>749,700</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>422</b>	<b>12,645</b>	<b>151,740</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		600	7,200
Entertainment		200	2,400
Guard		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,945</b>	<b>71,340</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy Bulb (50 x 180)	9,000	18,000	27,000
MK Switch, Socket, Circuit, Cable	25,000	22,000	47,000
External, Battery, Remote, Headphone	35,000	30,000	65,000
SIM card, Memory card, Toy, Calculator etc	41,000	30,000	71,000
Flexi-load	20,000	-	20,000
<b>Total</b>	<b>130,000</b>	<b>100,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Electric Item	3,750	112,500	1,350,000	1,417,500
Flexi-load	54	1,620	19,440	20,412
<b>Total Sales (A)</b>	<b>3,804</b>	<b>114,120</b>	<b>1,369,440</b>	<b>1,437,912</b>
<b>Less. Variable Expense</b>				
Electric Item	3,188	95,625	1,147,500	1,204,875
<b>Total variable Expense (B)</b>	<b>3,188</b>	<b>95,625</b>	<b>1,147,500</b>	<b>1,204,875</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>617</b>	<b>18,495</b>	<b>221,940</b>	<b>233,037</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		400	4,800	4,800
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		900	10,800	11,500
Entertainment		200	2,400	3,000
Guard		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>7,100</b>	<b>85,200</b>	<b>87,300</b>
<b>Net Profit (E) [C-D]</b>		<b>11,395</b>	<b>136,740</b>	<b>145,737</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	136,740	145,737
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		76,740
	<b>Total Cash Inflow</b>	<b>236,740</b>	<b>222,477</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,740</b>	<b>162,477</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 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









# সাজিদ টেলিকম এন্ড ইলেকট্রিক হে

মাছের দোয়া সুপার মার্কেট বাগী ঘালা দাপাড়া গাজীপুর

এখানে ইলেকট্রিকের সকল মাল্য মাল পাওয়া যায় ৩ পাচরা বিক্রয় করা



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জিপিএস পাশ বই

বাসন গাজীপুর শাখা

শাখা/অফিস

নাম .....  
হিসাব নম্বর : প ..... মেয়াদকাল : ১০  
হিসাব নম্বর : প ১০২০ মেয়াদকাল : .....  
হিসাব নম্বর : প ..... মেয়াদকাল : .....

শাখা

বই

(একাত্মিক জিপিএস এর হিসাব সংরক্ষণ করা হবে)

নাম

স্মা ১০২০



# FAMILY PICTURE

