Sujan Telecom And Servicing Center



NU Identified, PP Prepared and Verified by : Sonia sultana

Md. Fardin Khan Sujan





Name	:	Md. Fardin Khan Sujan
Age	:	01/03/1988 (27 Years)
Marital status	:	Married
Children	:	01 Sons & 01 daughter
No. of siblings:	:	03 brothers and 01 Sisters
<i>Parent's and GB related Info</i> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother / Father Sofia Begum Md. Tara mia Member since: 04/09/2004 Branch: Pachdona -Narsingdi, Centre no.5/m, Group: 10 Loanee No. 4406 First Ioan: Tk. 10000 Existing Ioan: Tk.40,000 Outstanding:Tk.16000
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others		Father N/A N/A N/A N/A
Education	:	HSC Pass

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

Present Occupation	:	Business -Selling Mobile set, Mobile accessories, Computer accessories, -Provide photocopy services and mobile servicing -Employment Creation-1
		-Target customers are local people (Banks, factory and schools)
Initial Investment	:	1,00,000 (Father)
Trade License		242-15/16
Business Experience	:	05 Years
And Training Info	:	(Hand training from his assistant)
Other Own/Family Sources	:	CNG Business- Nobin Udyokta
of Income		Business-Brother, Father
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01710924830
NU Project Source/Reference	:	GT Panchdona Narsingdi Unit Office, Narsingdi.



NU's mother has been a member of Grameen Bank (GB) Since 2004. At first his mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her Husband's business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sujan Telecom and Servicing Center
Address/ Location	:	Panchdona Mor, Hira Plaza, Shop No-1 (ground floor),
Total Investment in BDT	:	405000
Financing	:	Self BDT : 255,000 (from existing business) - 63% Required Investment BDT : 150,000 (as equity) - 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary		BDT 5,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	20% 20%
Agreed grace period	:	2 months



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Furniture: Photocopier- Present Goods Items (*) :	40,000 60,000 155,000		255,000
Proposed Items (**) :		150,000	150,000
Total Capital	255,000	150,000	405,000



Present Stock items					
Product name	Unit (Quantity)	Amount			
Mobile Accessories		15000			
Computer	1 pc	10000			
Computer accessories (Key Board, TV card)		15000			
New Mobile (Symphony, Okapia, My phone)	25 pcs	75000			
Mobile parts (Ear phone, Charger, Battery, Memory card etc)		20000			
Others and Bkash		20000			
Total Present Stock		155000			

Proposed items				
Product Name	Unit	Amount		
Photocopy Machine	1 (Toshiba)	150000		
Total Proposed Stock		150000		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)				
	Daily	Monthly	Yearly		
Sales , Income from Servicing, photocopier and Bkash	6000	180000	2160000		
Less: Cost of sale (B)	4800	144000	1728000		
Gross Profit 20% (A-B)= [C]	1200	36000	432000		
Less: Operating Costs					
Electricity bill		500	6000		
Night Guard Bill		150	1800		
Rent		5000	60000		
Mobile Bill		500	6000		
Salary-Own		5000	60000		
Others (Entertainment, Conveyance)		1000	12000		
Salary-Employee 01		4000	48000		
Non Cash Item:					
Depreciation Expenses(40,000*15%)		1250	15000		
Total Operating Cost (D)		17400	208800		
Net Profit (C-D):		18600	223200		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
r ai ticulai 5	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	7000	210000	2520000	8000	240000	2880000	8000	240000	2880000
Less: Cost of Sale (B)	5600	168000	2016000	6400	192000	2304000	6400	192000	2304000
Profit 20% (A-B)=(C)	1400	42000	504000	1600	48000	576000	1600	48000	576000
Less operating cost :									
Electricity bill		600	7200		700	8400		700	8400
Mobile Bill		500	6000		500	6000		500	6000
Salary- self		5000	60000		5000	60000		5000	60000
Employee 01		4000	48000		5000	60000		5000	60000
Shop Rent		5000	60000		5000	60000		5000	60000
Others and Night guard bill		1000	12000		1200	14400		1200	14400
Depreciation Expenses		1250	15000		1250	15000		1250	15000
Total Operating Cost (F)		17350	208200		18650	223800		18650	223800
Net Profit =(E-F)		24650	295800		29350	352200		29350	352200
GT payback	60000		60000		60000				
Retained Income:	235800		292200		292200				

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit (Ownership Tr. Fee added back)	295800	352200	352200
1.3	Depreciation (Non cash item)	15000	15000	15000
1.4	Opening Balance of Cash Surplus		250800	558000
	Total Cash Inflow	460800	618000	925200
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
2.3	Payment of GB loan			
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	250800	558000	865200

SWOT Analysis

STRENGTH	WEAKNESS
 5 Years experience Young and Energetic Quality service and Product Well Decorated 	Lack of investment
OPPORTUNITIES Growing as industrial area Employment opportunity Increasing Demand 	THREATS ★ New competitor may be arise ★ Political Unrest ★ Theft





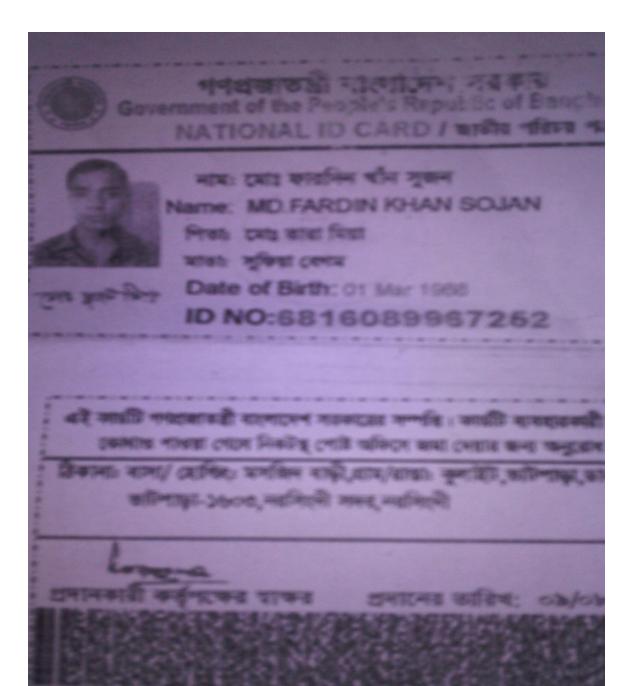




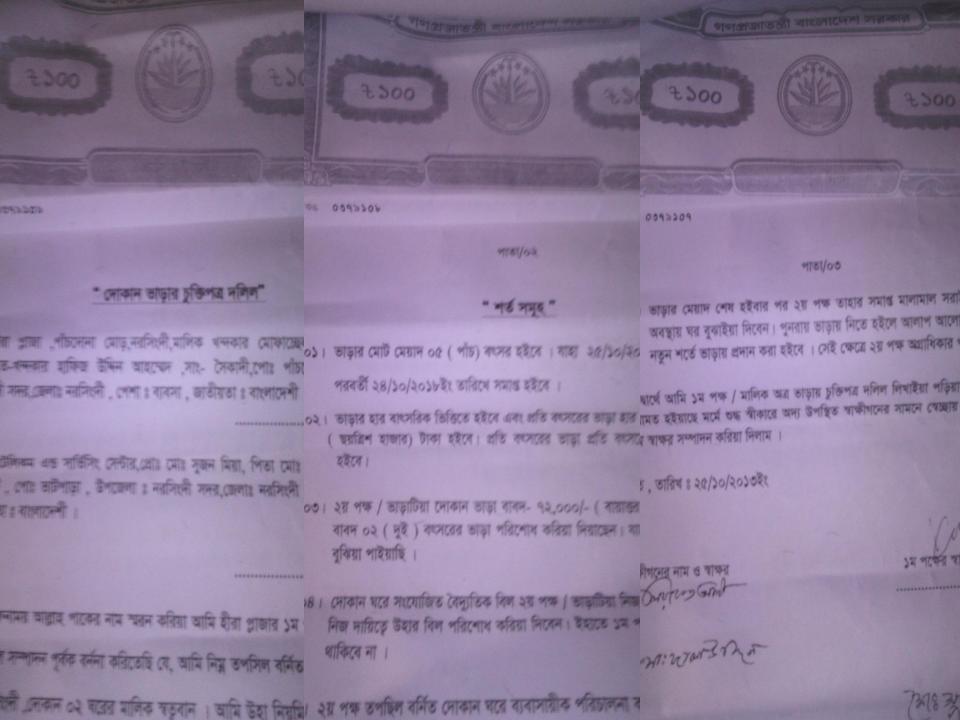








ক্টে পি ফরম নাং-৭ ১২ (১) নিয়ম দ্রষ্টব্য পাঁচদোনা ইউনিয়ন পরিষদ উপজেলা-মরসিংদী সদর, জেলা-মরসিংদী। STER 5 8 1 2 0 3 0 028-2024 Ste Brerryso. TAN CUMPANEL OF SHE The Gese her TUSE IN SULTE HARD CALLS CALL CALLS COLOR -JUBNEYKILD CAME - 2 (**BATE** NACHIE Service and অদান করায় উক্ত মালি ২০১৫ - ২০১ ৫ সালের জন্য অর ইউনিয়নের সীমানার মধ্যে অত্যাবশ্যক ইয়া বাইবার অনুমতি প্রদান করা হইল। ১ ইং তারিখ পর্যন্ত অত্র লাইসেল বৈধ বলিয়া বিবেচিত হইবে এবং প্র । ক্ষরিতে হইবে। পাঁচদোনা ইউনিয়ন পরিষদ নরসিংদী সদর । 1 2 1 2 1 2 2 1 2



Presented at Internal Design Lab on 2015 at GT

