

Proposed NU Business Name: **PK TELECOM**



Project identification and prepared by: Md Habil Uddin  
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



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

Name	:	<b>SUBRATA HALDAR</b>
Age	:	12-09-1994 ( 22 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Sister 01 Brother
Address	:	Vill: Babnapara P.O: Nagorpur P.S: Nagorpur , Dist: Tangail.
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>SHEFALI HALDAR</b>
(iii) Father's name	:	<b>SUBAL HALDAR</b>
(iv) GB member's info	:	Branch: Nagorpur , Centre # 05 (Female), Member ID: 8144 , Group No: 03 Member since: 25-05-2008 ( 08 Years) First loan: BDT 7000 Taka.
Further Information:		Existing loan: BDT 80000 , Outstanding loan: BDT 64160
(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.)	:	None
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own businss. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017166-80522
Family's Contact No.	:	01917-271336
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHEFALI HALDAR** Joined Grameen Bank Since 08 Years Ago. At First She Took 7000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PK TELECOM</b>
Location	:	
Total Investment in BDT	:	BDT 220000
Financing	:	Self BDT 170000 (from existing business) 71% Required Investment BDT 50000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	07 ft x 06 ft= 42 Square ft
\Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories.</li><li>▪Average 20 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Nagorpur .</li><li>▪Agreed grace period is 3 months.</li></ul>

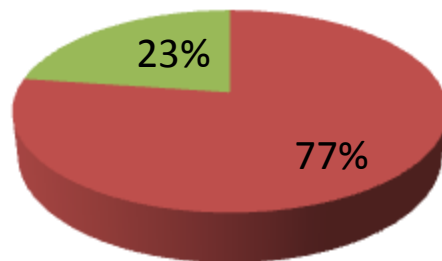
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mobile accessories	2800	84000	1008000
<b>Total Sales (A)</b>	2800	84000	1008000
<b>Less Variable Expense</b>			
Mobile accessories	2240	67200	806400
<b>Total variable Expense (B)</b>	2,240	67200	806400
<b>Contribution Margin (CM) [C=(A-B)]</b>	560	16800	201600
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		800	9600
Salary (self)		5000	60000
Entertainment		1000	12000
Guard		50	600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		8,350	100200
<b>Net Profit (E)= [C-D]</b>		8,450	101400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cover	300	120	36,000	1	20,000	20,000	56,000
Glass peper	1500	55	82,500	1	20,000	20,000	102,500
Blue tooth	35	400	14,000	1	10,000	10,000	24,000
Head phone	40	180	7,200	0	0	0	7,200
Charger	20	75	1,500	0	0	0	1,500
Speaker	1	2000	2,000	0	0	0	2,000
Fan	4	450	1,800	0	0	0	1,800
USB cable	100	35	3,500	0	0	0	3,500
Battery	3	200	600	0	0	0	600
Others	1	20900	20,900	0	0	0	20,900
<b>Total</b>	<b>2004</b>	<b>0</b>	<b>170,000</b>	<b>3</b>	<b>0</b>	<b>50,000</b>	<b>220,000</b>

## Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 50,000
- Total 220,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Mobile accessories	5500	165000	1980000	2079000	2182950
<b>Total Sales (A)</b>	5500	165000	1980000	2079000	2182950
<b>Less Variable Expense</b>					
Mobile accessories	4675	140250	1683000	1767150	1855507.5
<b>Total variable Expense (B)</b>	4,675	140250	1683000	1767150	1855507.5
<b>Contribution Margin (CM) [C=(A-B)</b>	825	24750	297000	311850	327442.5
<b>Less Variable Expense</b>					
Rent		1,000	12000	12,000	12000
Electricity bill		1000	12000	12500	13000
Salary (self)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Guard		50	600	600	600
Mobile bill		600	7200	7300	7400
<b>Total fixed cost (D)</b>		8,650	103,800	104,900	106000
<b>Net Profit (E)= [C-D]</b>		16100	193200	206,950	221442.5
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	193,200	206,950	221442.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		173,200	360150
	<b>Total Cash Inflow</b>	243200	380150	581592.5
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	173,200	360150	561592.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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

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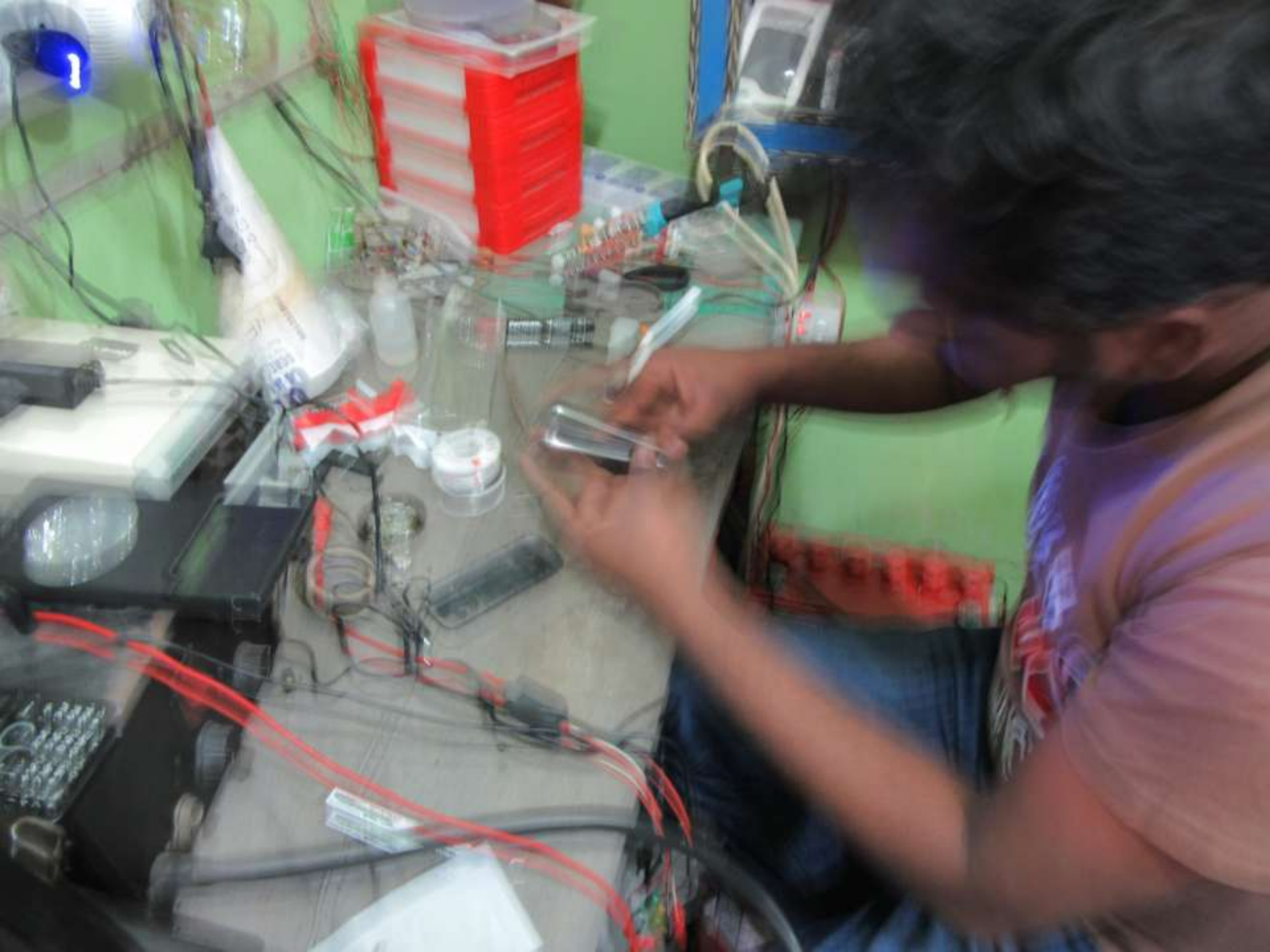


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# FAMILY PICTURE

