

Proposed NU Business Name: **SALAM TELECOM**



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

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RONI MIAH
Age	:	27-11-1993 (24 Years)
Education, till to date	:	Krishi Diploma
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Goy hata, P.O: Goyhata, 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	:	MONOWARA BEGUM
(iii) Father's name	:	SALAM MIAH
(iv) GB member's info	:	Branch: Goyhata Nagorpur, Centre # 20 (Female), Member ID: 2421/2, Group No: 02 Member since: 20-05- 2000 (17 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 47,675/-, Outstanding loan: 24,075/-
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-355021
Family's Contact No.	:	01938-774974
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 17 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SALAM TELECOM
Location	:	Goy hata bazaar, Nagopur, Tangail
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 215,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 square ft
Implementation	:	<ul style="list-style-type: none">▪Retailer of Mobile item.▪Income from Bkash.▪Average 15% gain on sales.▪The business is operating by entrepreneur himself. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

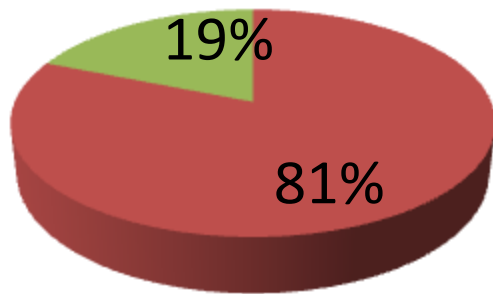
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Mobile item	60,000	720,000
Bkash	3,900	46,800
Total Sales (A)	63,900	766,800
Less. Variable Expense		
Mobile item	51,000	612,000
Total variable Expense (B)	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	12,900	154,800
Less. Fixed Expense		
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	500	6,000
Guard	100	1,200
Generator bill	150	1,800
Rent	600	7,200
Total fixed Cost (D)	8,050	96,600
Net Profit (E) [C-D]	4,850	58,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Normal phone	25	1000	25,000	0	0	0	25,000
Android Phone	1	3500	3,500	10	5000	50,000	53,500
Battery	100	220	22,000	0	0	0	22,000
Charger	40	80	3,200	0	0	0	3,200
Glass Paper	200	60	12,000	0	0	0	12,000
Memory Card	15	250	3,750	0	0	0	3,750
Headphone	10	70	700	0	0	0	700
Cover	50	70	3,500	0	0	0	3,500
Bkash	1	70000	70,000	0	0	0	70,000
Others	1	1350	1,350	0	0	0	1,350
Security	1	70000	70,000	0	0	0	70,000
Total	444		215,000	10		50,000	265,000

Source of Finance



- Entrepreneur's Contribution 215,000
- Investor's Investment 50,000
- Total 265,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Mobile item	90,000	1,080,000	1,134,000	1,190,700
Bkash	3,900	46,800	49,140	51,597
Total Sales (A)	93,900	1,126,800	1,183,140	1,242,297
Less. Variable Expense				
Mobile item	76,500	918,000	963,900	1,012,095
Total variable Expense (B)	76,500	918,000	963,900	1,012,095
Contribution Margin (CM) [C=(A-B)	17,400	208,800	219,240	230,202
Less. Fixed Expense				
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,200	14,400	16,500	18,500
Entertainment	500	6,000	7,000	7,500
Guard	100	1,200	1,500	1,800
Generator bill	150	1,800	1,800	1,800
Rent	600	7,200	7,200	7,200
Total Fixed Cost	8,350	100,200	105,000	108,800
Net Profit (E) [C-D)	9,050	108,600	114,240	121,402
Investment Payback		20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	108,600	114,240	121,402
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		88,600	182,840
	Total Cash Inflow	158,600	202,840	304,242
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	88,600	182,840	284,242

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Political unrest

Pictures

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FAMILY PICTURE

