Proposed NU Business Name: SHUVO TELICOME



Project identification and prepared by:Md: shahadat hossain Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD: ROBIUL AWAL RUBEL			
Age	:	04-01-1995(21 Years)			
Education, till to date	:	H.S.C			
Marital status	:	Unmarried			
Children	:	Nill			
No. of siblings:	:	01Brother & 10 sister			
Address	:	Vill:Materpara,P.O:sontea,P.S:Jamalpur, Dist: Jamalpur.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MOST: BUITI BEGUM MD: SHOLAIMAN Branch: Digpait Jamalpur ,Centre # 10 (Female), Member ID: 2718, Group No: 10 Member since: 2004-2017 raning(13Years) First loan: BDT 5,000Taka.			
Further Information: (v) Who pays GB loan installment	 :	Existing loan: 70,000Outstanding loan:44,260Taka Mother			
(vi) Mobile lady		No			
(vii) Grameen Education Loan (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.)	:	Nill
Business Experiences and	:	06 years experience in running business.
Training Info	:	He has 01 years training.
Other Own/Family Sources of Income	:	Have
Other Own/Family Sources of Liabilities	:	Nill
Entrepreneur Contact No.	:	01811-848269
Family's Contact No.	:	01914-231032
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

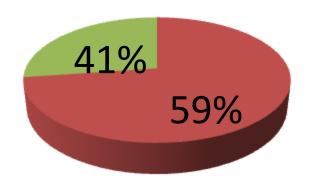
MOST. BUITI BEGUM Joined Grameen Bank Since 13 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture.

Proposed Nobin Udyokta Business Info				
Business Name	:	SHUVO TELICOME		
Location	:	Sontea bazar Jamalpur.		
Total Investment in BDT	:	BDT 123,300		
Financing	:	Self BDT 73,300(from existing business) 59% Investors Investment BDT 50,000(as equity) 41%		
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.		
Proposed Salary	:	BDT 5,000 Taka.		
Size of shop	:	10ft*10ft= 100 Square ft		
Security of the shop	:	Nill		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; balp,charjer,betary torch light etc Average 10% gain on sale. The business is operating by entrepreneur. Existing no Employees. The Shop is Rented Collects goods from Dhaka. Agreed grace period is 3 months. 		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Tv, Energy balp, charjer, betary etc	2,000	60,000	720,000			
		0	0			
Total Sales (A)	2,000	60,000	720,000			
Less. Variable Expense						
Tv, Energy balp, charjer, betary etc	1,800	54,000	648,000			
		0	0			
Total variable Expense (B)	1,800	54,000	648,000			
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000			
Less. Fixed Expense						
Rent		400	4,800			
Electricity Bill		500	6,000			
Mobile Bill		200	2,400			
Salary (self)		5,000	60,000			
Genaretor		0	0			
Transportation		500	6,000			
Entertainment		500	6,000			
Guard		0	0			
Bank service Charge		0	0			
Total fixed Cost (D)		7,100	85,200			
Net Profit (E) [C-D)		4,900	58,800			

	Investment Breakdown							
	Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total	
Electronics			73500			50000	123300	
Total			73500			50,000	123300	

Source of Finance



Entrepreneur Investment73,300

Investor Investment:50,000

Total Investment:123,300

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
balp,charjer,betary torch light mobile etc				
	2,500	75,000	900,000	945,000
Total Sales (A)	2,500	75,000	900,000	9445,000
Less. Variable Expense				
balp,charjer,betary torch light mobile etc				
	2,250	67,500	810,000	850,500
Total variable Expense(B)	2,250	67,500	810,000	850,6500
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100
Less. Fixed Expense				
Rent		400	4,800	4,800
Electricity Bill		500	6,000	6,500
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	6,500
Entertainment		500	6,000	6,200
Guard		0	0	0
Genaretor		0	0	0
Total Fixed Cost		7,100	85,200	87,000
Net Profit (E) [C-D)		6,400	76,800	83,100
Investment Payback		-	30,000	30,000

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

			Year 2
SI#	Particulars	Year 1 (BDT)	(BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	76,800	83,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		46,800
	Total Cash Inflow	126,800	129,900
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	46,800	99,900

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 06 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

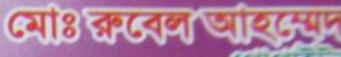
Theft

Fire

Political unrest

Pictures





প্রোপ্রহিটর

01712-848269, 01911-848269 01811-848269, 01611-848269



<u>किन्धि</u>

এখানে সকল প্রকার মোবাইল সার্ভিসিং, ব্যাটারী, চার্জার, হেড ফোন ইত্যাদি যন্ত্রাংশ পাইকারী ও খুচরা বিক্রয় করা হয় এবং গ্রামীণ, বাংলালিংক, রবি, এয়ারটেল রিচার্জ করা যায়

বিকাশ এজেন্ট- 01916-394269, ব্যক্তিগত- 01811-848269

বিঃ দ্রঃ এখানে জাপানী মেশিনের সাহায্যে অপটিক্যাল তার দক্ষ কারিগর দ্বারা জোড়ানো হয়।

চারপাড়া মহুরীর মোড়, ছোনটিয়া বাজার, জামালপুর।













FAMILY PICTURE

