

Proposed NU Business Name: **M/S. SHARKAR TELECOM**



Project identification and prepared by: Md. Ataur Rahman
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON SHARKAR
Age	:	01-01-1993(28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother & 02 sisters
Address	:	Vill:Darihartil, P.O:Darihartil, P.S: Modhupur, 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	:	MOST. JAYDA BEGUM
(iii) Father's name	:	Dead, MD. SHAMSUL HAQE SHARKAR
(iv) GB member's info	:	Branch: Shandhanpur ,Centre # 53(Female), Member ID: 5996, Group No: 03 Member since: 2000-2017 raining(17Years) First loan: BDT 10,000 Existing loan: BDT 30,850,Outstanding loan:BDT 16438
Further Information:		
(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..	:	

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	:	01 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Rice Mill
Other Own/Family Sources of Liabilities	:	nil
Entrepreneur Contact No.	:	01777-200050
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAYDA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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Proposed Nobin Udyokta Business Info

Business Name	:	M/S. SHARKAR TELECOM
Location	:	Chapri Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000(from existing business) 75% Investors Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft*08ft= 96 Square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like mobail set, mobail betari, hed phone, balp, LED balp etc▪Average 20% gain on sale & Bkash 2% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

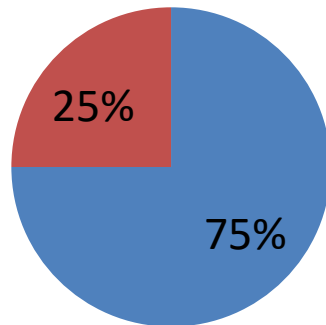
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
mobail set, mobail betari, hed phone, balp, LED balp	5,000	150,000	1800000
Bkash, Flaxiload	5,000	150,000	1800000
Total Sales (A)	10,000	300,000	3600000
Less. Variable Expense			
mobail set, mobail betari, hed phone, balp, LED balp	4,500	135,000	1620000
Bkash, Flaxiload	4,900	147,000	1764000
	0	0	0
Total variable Expense (B)	9,400	282,000	3384000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		0	0
Electricity bill		300	3,600
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		100	1,200
Guard		120	1,440
Genaretor		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		6,370	76,440
Net Profit (E) [C-D]		11,630	139,560

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobaile	39	2000	78,000	10	2000	20,000	98,000
betari	50	250	12,500	5	250	1250	13,750
charger	80	90	7,200	10	90	900	8,100
Mobaile accesoric	1	30000	30,000	0	30000	0	30,000
dashbangla	1	3000	3,000	1	3000	3000	6,000
bkash	1	11519	11,519	1	11519	11519	23,038
flaxi	1	5380	5,380	1	5380	5380	10,760
	0	0	0	0	0	0	0
other	1	2401	2,401	1	7951	7951	10,352
Security			0	0	0	0	0
Total			150,000	0		50,000	200,000

Source of Finance



■ Entrepreneur Investment 150000

■ Investor Investment : 50000

■ Total Investment: 200000



Financial projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
mobail set, mobail betari, hed phone, balp, LED balp	6,000	180,000	2160000	2,268,000	
Bkash, Flaxiload	7,000	210,000	2520000	2,646,000	
Total Sales (A)	13,000	390,000	4680000	4,914,000	
Less. Variable Expense					
mobail set, mobail betari, hed phone, balp, LED balp	5,400	162,000	1944000	2,041,200	
Bkash, Flaxiload	6,860	205,800	2469600	2,593,080	
	0	0			
Total variable Expense (B)	12,260	367,800	4413600	4,634,280	
Contribution Margin (CM) [C=(A-B)]	740	22,200	266400	279,720	
Less. Fixed Expense					
Rent		0	0	0	
Electricity bill		300	3,600	3,700	
Transportation		600	7,200	7,400	
Salary (self)		5000	60,000	60,000	
Salar (staff)		0	0	0	
Entertainment		200	2,400	2,500	
Guard		120	1,440	1,440	
Genaretor		150	1,800	1,800	
Mobile bill		300	3,600	3,700	
Total fixed Cost (D)		6,670	80,040	80,540	
Net Profit (E) [C-D]		15,530	186,360	199,180	
Investment Payback			30,000	30,000	

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	186,360	199,180
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		178,860
	Total Cash Inflow	236,360	378,040
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	156,360	348,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 8 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

মেসার্স

স্বত্বকার টেলিকম

প্রোঃ মোঃ সুমন সরকার



এখানে বিকাশ, ডাচ বাংলা (রকেট) মোবাইল ব্যাংকিং-এর মাধ্যমে টাকা জমা, উত্তোলন ও পাতানো হয়, ফ্ল্যাশিং লোড করা হয় এবং মোবাইল, চার্জার, ব্যাটারী সহ যাবতীয় যন্ত্রাংশ পাইকারী ও খুচরা বিক্রয় করা হয়।

শামাচল হুক সরকার মার্কেট মসজিদ বাজ চাপড়ী রাজ্য মদপুর টাংগাইল।

বাংলাদেশের সর্বপ্রথম মোবাইল ফোন মার্কেট

1GB ইন্টারনেট (সেলুলার)

৯৪ টাকা মূল্যে

৩০০ মিনিট

৯৯ টাকা মূল্যে

এখানে মোবাইল ফোনে

বিকার

bKash

৩০০ টাকা মূল্যে









FAMILY PICTURE

