

Proposed NU Business Name: **SHAMIM TELICOM**



Project identification and prepared by: Mr. Kabir Raksam
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. SHAMIM REZA
Age	:	18-06-1991(26Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	1 brother & 1 sister
Address	:	Vill: sadhonpur,P.O: sadhonpurP.S: puthia,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. CHAINA BEGUM
(iii) Father's name	:	MD. ABDUS SAMAD
(iv) GB member's info	:	Branch: Bhakhapur, Centre # 19(Female), Member ID: 6824/1, Group No: 10 Member since: 27-01-2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 35,000, Outstanding loan: 24877
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mach chash
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01721037479
Father's Contact No.	:	01913850443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. CHAINA BEGUM joined Grameen Bank since 04 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

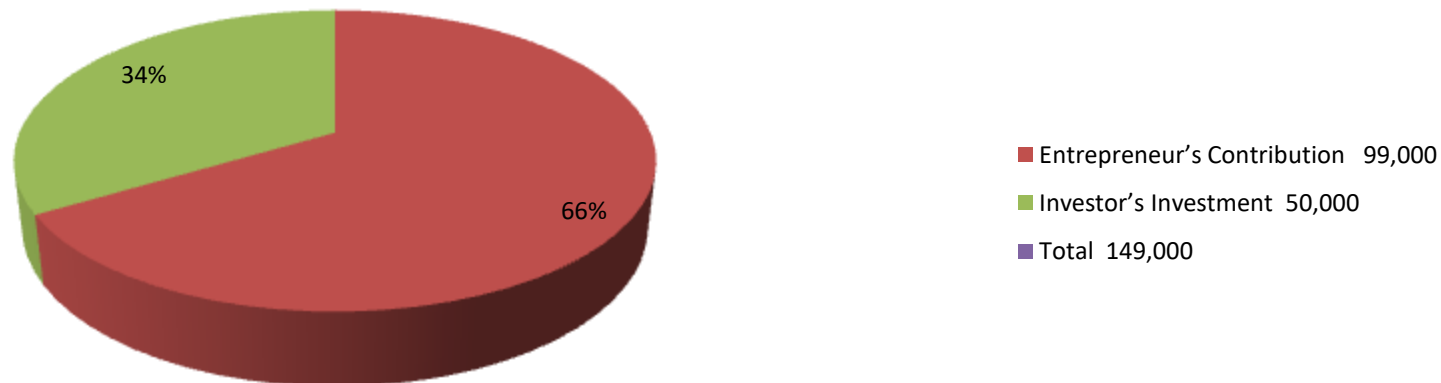
Business Name	:	SHAMIM TELICOM
Location	:	Ramrama, taherpur,bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,49,000
Financing	:	Self BDT 99,000-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing=300 and sales=1000	1,300	39,000	468000
Total Sales (A)	1,300	39,000	468000
Less. Variable Expense		0	
sales product	800	24,000	288000
Total variable Expense (B)	800	24,000	288000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		200	2,400
Transportation		1000	12,000
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
mobile betari	100 p	200	20,000			20000	40,000
charger	50 p	80	4,000				4,000
mobile	7 pc	1300	9,000			30000	39,000
head phone			5,000				5,000
prenter	1 pc	18000	18,000				18,000
computer	1 pc	40000	40,000				40,000
others		3000	3,000				3,000
						0	0
Total	0	62580	99000		0	50000	149000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
servicing=300 & sales=1500	1800	54000	648000	680400	714420
Total Sales (A)	1800	54000	648000	680400	714420
Less. Variable Expense		0	0	0	0
oil,rice,wheat,cosmatic etc.	1200	36000	432000	453600	476280
Total variable Expense (B)	1200	36000	432000	453600	476280
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent					
Electricity Bill		500	6000	7000	7000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	14000
Entertainment		100	1200	1300	1400
Salary (staff)					
Security Gard		200	2400	2500	2600
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	86700	88100
Net Profit (E) [C-D]		11000	131900	140100	150040
Investment Payback			20000	20000	20000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131900	140100	150040
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	232000
	Total Cash Inflow	181900	252000	382040
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	111900	232000	362040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: ramrama, taherpur,
bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



सिस्टम
इंफार्मेशन व डिजिटल मार्केट

क्याश





Family picture

