

**Proposed NU Business Name: PUSPO TELECOM & ELECTRIC**

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Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>RAJIB HOSSAIN</b>
Age	:	40-02-1983 (34 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Singhora, P.O: Paliljhap . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Fathe</span>
(ii) Mother's name	:	<b>RAJEDA AKTER</b>
(iii) Father's name	:	<b>AKTER HOSSAIN</b>
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 53 (Female), Member ID: 4263/1, Group No: 04 Member since: 15-01-1996 (21 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 12,000 Outstanding loan:BDT:6,220/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-360455
Family's Contact No.	:	01877-313915
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAJEDA AKTER** joined Grameen Bank since 21 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

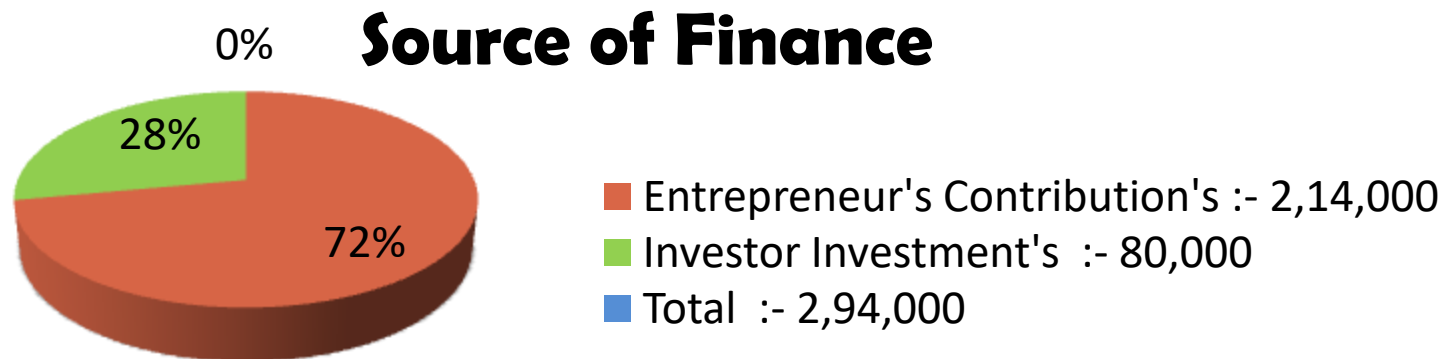
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PUSPO TELECOM &amp; ELECTRIC</b>
Location	:	Singhora, Nawabgonj
Total Investment in BDT	:	BDT 2,94,000/-
Financing	:	Self BDT 2,014,000/- (from existing business) 72% <b>Required Investment BDT 80,000/- (as equity) 28%</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cable,Socket Etc</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The Shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Leather	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Leather	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		500	6000
Generator		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		8200	98400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cable	10	12,00	12,000			40,000	52,000
Energy Balb	250	280	70,000				70,000
Main switch	20	600	12,000				12,000
Bkas			50,000				50,000
DBBL			20,000				20,000
Others			30,000				30,000
Security			20,000				20,000
Water pump						40,000	40,000
<b>Total</b>			<b>2,14,000</b>			<b>80,000</b>	<b>2,94,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Leather	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Leather	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion		700	8400	100800	1209600
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		0	0	0	0
Entertainment		300	3600	3600	3600
Rent		500	6000	6000	6000
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>84000</b>	<b>176800</b>	<b>1286000</b>
<b>Net Profit (E)= [C-D]</b>		<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	162,000	170100	178605
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		130000	268100
	<b>Total Cash Inflow</b>	<b>242,000</b>	<b>300,100</b>	<b>446,705</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>130,000</b>	<b>268,100</b>	<b>414,705</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Patilljhap, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





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