

Proposed NU Business Name: **M/S BORMI TELECOM**



Project identification and prepared by:
Sreepur Unit, Gazipur

Project verified by: Md.Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHIDUL ISLAM SHAHID
Age	:	01-01-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Sisters
Address	:	Vill: Bormi, P.O: Bormi, P.S: Sreepur, Dist: Gazipur
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. FARIDA KHATUN
(iii) Father's name	:	MD. SHAHAB UDDIN
(iv) GB member's info	:	Branch: Bormi, Centre # 27 (Female), Member ID: 2673, Group No: 06 Member since: 1986 to 2017 (31 Years) First loan: BDT 10,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 48,900/-
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..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Yes
Business Experiences and Training Info	:	15 years experience in running business. 15 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.	:	01711-512837
Family's Contact No.	:	01712-429960
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit , Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FARIDA KHATUN joined Grameen Bank since 31 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BORMI TELECOM
Location	:	Bormi Bazar, Kendua
Total Investment in BDT	:	BDT 5,70,000/-
Financing	:	Self BDT 5,00,000/- (from existing business) 88% Required Investment BDT 70,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Bkash, Grameen SIM. ▪Gain on sale 8% (Bikash) ▪The business is operated by entrepreneur. Existing 1 employee. ▪The Shop is own. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

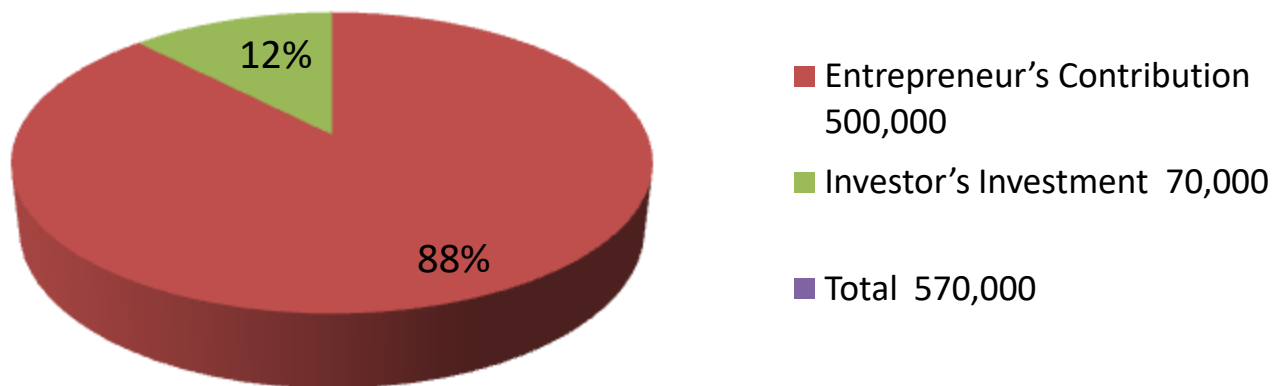
Existing Business

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Bkash, SIM Sale	35000	1050000	12600000
	0	0	0
Total Sales(A)	35000	1050000	12600000
Less Variable Expense (B)			0
Bkash, SIM Sale	32200	966000	11592000
Total Variable Expense	32200	966000	11592000
Contributon Margin (CM) [C=(A-B)]	2800	84000	1008000
Less Fixed Expense			
Rent		0	0
Electric Bill		700	8400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		15600	187200
Net Profit (E)= [C-D]		68400	820800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bkash			450,000				450,000
Grameen SIM			50,000	200	50	10,000	60,000
Flexiload			0			60,000	60,000
			500,000			70,000	570000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bkash, SIM Sale	50000	1500000	18000000	18900000	19845000
Total Sales(A)	50000	1500000	18000000	18900000	19845000
Less Variable Expense (B)					
Bkash, SIM Sale	46000	1380000	16560000	17388000	18257400
Total Variable Expense	46000	1380000	16560000	17388000	18257400
Contributon Margin (CM) [C=(A-B)]	4000	120000	1440000	1512000	1587600
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		700	8400	8700	9000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		15600	187200	188200	189230
Net Profit (E)= [C-D]		104400	1252800	1315440	1381212
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,252,800	1315440	1381212
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1224800	2512240
	Total Cash Inflow	1,322,800	2,540,240	3,893,452
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	1,224,800	2,512,240	3,865,452

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





