Proposed NU Business Name: Shakil Telecom



Project identification and prepared by: Md. Musha Mia, Khulna Sadar Unit, Khulna. Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	Md Mehedee hassan Shakil		
Age	:	11-02-1989(29 Y <i>ears)</i>		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	01 Dauther		
No. of siblings:	:	02 Brothers 01 Sisters		
Address	:	Vill: Hetal Bunia , P.O:Batiaghata , P.S: Batiaghati, Dist: Khulna		
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 Nurjahan Begum Md Kamrul Islam Branch: Batiaghata, Centre # 28 (Female), Member ID: 8783/1 , Group No: 15 Member since: 15-01-1995 (22 Years) First Ioan: BDT = 3,000 /- Last Ioan BDT=44,000/-		
Further Information:	:	Outstanding loan:= 31,041/-		
(v) Who pays GB loan installment(vi) Mobile lady	•	Father 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 & Skill	••	05 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	•	
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	••	01925-296353
Family's Contact No.	• •	01920-196515
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sadar Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nurjahan joined Grameen Bank since 22 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

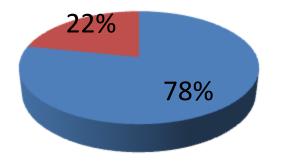
Proposed Nobin Udyokta Business Info					
Business Name	:	Shakil Telecom			
Location	:	Hetalbunia,Batiaghata,Khulna			
Total Investment in BDT	:	BDT 230,000/-			
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	15ft x 10 ft= 150square ft			
Security of the shop	:	BDT 10,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Photocopy,Stationary,Flexiload,Bkash etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing three employee. The shop is rented . Collects goods from Boro bazar Khulna. Agreed grace period is 3 months. 			

Existing Business (BDT)							
Particular	Daily	Monthly	Yearly				
Revenue (sales)							
Stationary & Confectionary items	2,500	75,000	900,000				
	0	0	0				
Total Sales (A)	2,500	75,000	900,000				
Less. Variable Expense							
Stationary & Confectionary items	2,000	60,000	720,000				
Total variable Expense (B)	2,000	60,000	720,000				
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000				
Less. Fixed Expense							
Rent		1,000	12,000				
Electricity Bill		2000	24,000				
Transportation		500	6,000				
Salary (self)		5000	60,000				
Salary (staff)		0	0				
Entertainment		600	7,200				
Mobile Bill		500	6,000				
Total fixed Cost (D)		9,600	115,200				
Net Profit (E) [C-D)		5,400	64,800				

	Investment Breakdown									
Particulars				Particulars	Proposed			Proposed		
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total		
Softdrinks	500	25	12500	Softdrinks	150	25	3,750	16,250		
Ice creem	220	20	4400	Ice creem	100	20	2,000	6,400		
Stationary	100	25	2500	Stationary	100	25	2,500	5,000		
Biscuite	300	20	6000	Biscuite	100	20	2,000	8,000		
Cosmetics	100	105	10500	Cosmetics	150	105	15,750	26,250		
Chips	200	8	1600	Chips	200	8	1,600	3,200		
Bkash	1	40000	40000	Bkash	1	15000	15,000	55,000		
Flexi Load	4	4000	16000	Flexi Load	4	1000	4,000	20,000		
Fridge	2	15000	30000				0	30,000		
Photocopy Machine	1	50000	50000				0	50,000		
Others			6500	Others			3,400	9,900		
Total			180,000				50,000	230,000		

Source of Finance

Entrepreneur's contibution 180000 Investor's Investment 50000 Total 230000



Financial Projection (BDT)							
Particular	2nd Year	3rd year					
Revenue (sales)							
Stationary & Confectionary items	3,500	105,000	1,260,000	1,323,000	1,389,150		
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150		
Less. Variable Expense							
Stationary & Confectionary items	2,800	84,000	1,008,000	1,058,400	1,111,320		
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320		
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830		
Less. Fixed Expense							
Rent		1,000	12,000	12,000	12,000		
Electricity Bill		2600	31,200	32,760	34,398		
Transportation		650	7,800	8,190	8,600		
Salary (self)		5,000	60,000	63,000	66,150		
Entertainment		780	9,360	9,828	10,319		
Mobile Bill		650	7,800	7,800	7,800		
Non Cash Item							
Depreciation		1,333	16,000	16,000	16,000		
Total Fixed Cost		12,013	144,160	149,578	115,022		
Net Profit (E) [C-D)		8,987	107,840	115,022	162,808		
Investment Payback			20,000	20,000	20,000		

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	107,840	115,022	162,808
1.3	Depreciation (Non cash item)	16,000	16,000	16,000
1.4	Opening Balance of Cash Surplus		103,840	214,862
	Total Cash Inflow	173,840	234,862	393,670
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	20.000	20.000	20,000
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,840	214,862	373,670



STRENGTH Employment: Self: 01 Family:0 Others:0 Experience & Skill : 05 Years Own Business : 05 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures







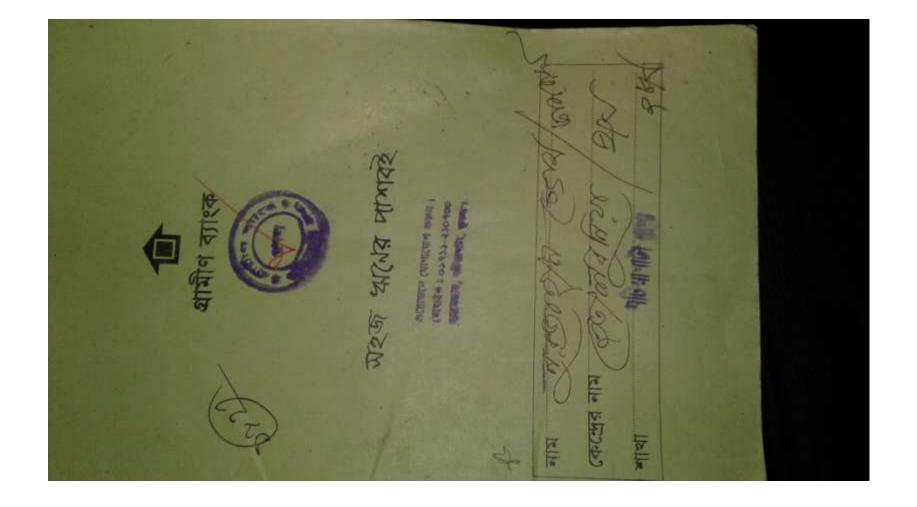










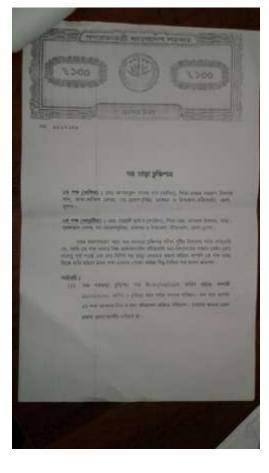


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FAMILY PICTURE

