

Proposed NU Business Name: **SHAHADAD TELECOM & GIRLS
CORNER**



Project identification and prepared by: by:Aman ulla ,
Dagonbhuiyan, Feni

Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAK SOHIDUL ISLAM
Age	:	01-01-1987 (30 Years)
Education, till to date	:	H .S. C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	02 Brothers.
Address	:	Vill: Chormoglishpur P.O :fazilargashatP.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KADIZA BEGUM
(iii) Father's name	:	BELAYET HOSSAIN
(iv) GB member's info	:	Branch:Chormozlishpur, Sonagazi, Centre # 07(Female), Member ID: 1217, Group No: 02 Member since: 2000-2005 (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nil
(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	:	13 years experience in running business. 07Years in own business. He has 06 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714437343
Family's Contact No.	:	018244373473
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KADIZA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

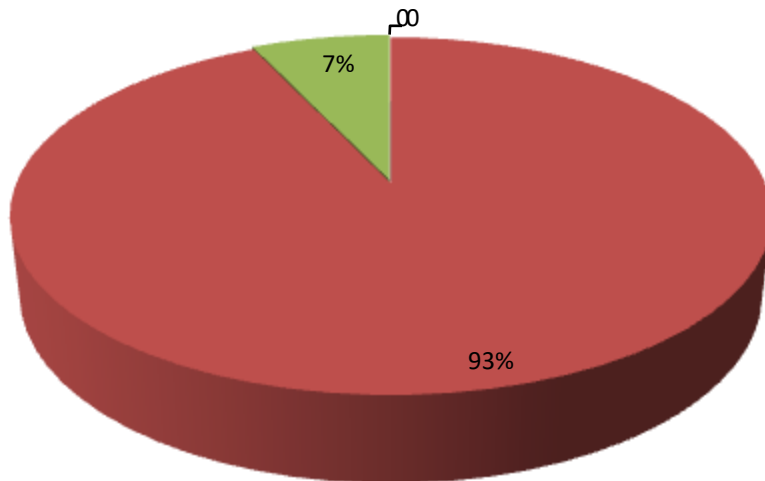
Business Name	:	SHAHADAD TELECOM & GIRLS CORNER
Location	:	Ishak Shopping Complex, 2 nd Floor, Dagonbhuyain.
Total Investment in BDT	:	BDT 7,10,000
Financing	:	Self BDT 6,60,000 (from existing business) 93% Required Investment BDT 50,000/- (as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200square ft
Security	:	290000/=
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Borka, threepic, hizab, beg items etc. ▪Average 25% gain on sales. ▪The shop is rented. ▪The business is operating by entrepreneur. Existing on employee. ▪01 Will be appointed after getting equity money. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Garments items etc	4,500	135000	1620000
Total Sales (A)	4500	135000	1620000
Less Variable Expense			
Garments items etc	3375	101250	1215000
Total variable Expense (B)	3375	101250	1215000
Contribution Margin (CM) [C=(A-B)	1125	33750	405000
Less Variable Expense			
Rent		1440	17280
Electricity Bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		300	3600
Gird		30	360
Generator		0	0
Mobile Bill		500	6000
Total fixed cost (D)		15270	183240
Net Profit (E)= [C-D]		18480	221760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Borka	50	1000	50000	25	1000	25000	75000
Threepic	50	800	40000	0	0	0	40000
Hijab	200	300	60000	0	0	0	60000
Beg	100	500	50000	0	0	0	50000
Ornna	500	300	150000	0	0	0	150000
Others	0	0	20000	0	0	25000	45000
Security	0	0	290000	0	0	0	290000
Total	0	0	660000	0	0	50000	710000



- Entrepreneur's Contribution 660,000
- Investor's Investment 50,000
- Total 710,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2
Revenue(Sales)				
Garments items etc	5400	162000	1944000	2041200
Total Sales (A)	5400	162000	1944000	2041200
Less Variable Expense				
Garments items etc	4050	121500	1458000	1530900
Total variable Expense (B)	4050	121500	1458000	1530900
Contribution Margin (CM) [C=(A-B)]	1350	40500	486000	510300
Less Variable Expense				
Rent		1440	17280	17280
Electricity Bill		1200	14400	18200
Transportation		2500	30000	30200
Salary (self)		5000	60000	60000
Salary(staff)		10000	120000	120000
Entertainment		300	3600	3600
Gird		30	360	360
Generator		0	0	0
Mobile Bill		700	8400	8600
Total fixed cost (D)		21170	254040	266742
Net Profit (E)= [C-D]		19330	231960	243558
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	231960	243558
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		201,960
	Total Cash Inflow	281,960	445,518
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	201,960	425,518

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 07Years
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









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ইসহাক শপিং কমপ্লেক্স, দাগনভূঞা, ফেনী



FAMILY PICTUR

