

Proposed NU Business Name: **SAGOR TELECOM**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram, Feni.

Project verified by: MD:Abadot Hossain Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI ARAFAT HOSSAIN
Age	:	31-12-1996(22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers.
Address	:	Vill:South Kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	SHIRINA AKTER
(iii) Father's name	:	KAZI SAMSUL HUDA
(iv) GB member's info	:	Branch: Porshuram, Centre # 72(Female), Member ID:6714/2, Group No: 03 Member since: 04-01-2005-2018(13 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 6710/-
(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. 02 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829944628
Mother's Contact No.	:	01851650203
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIRINA AKTER joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

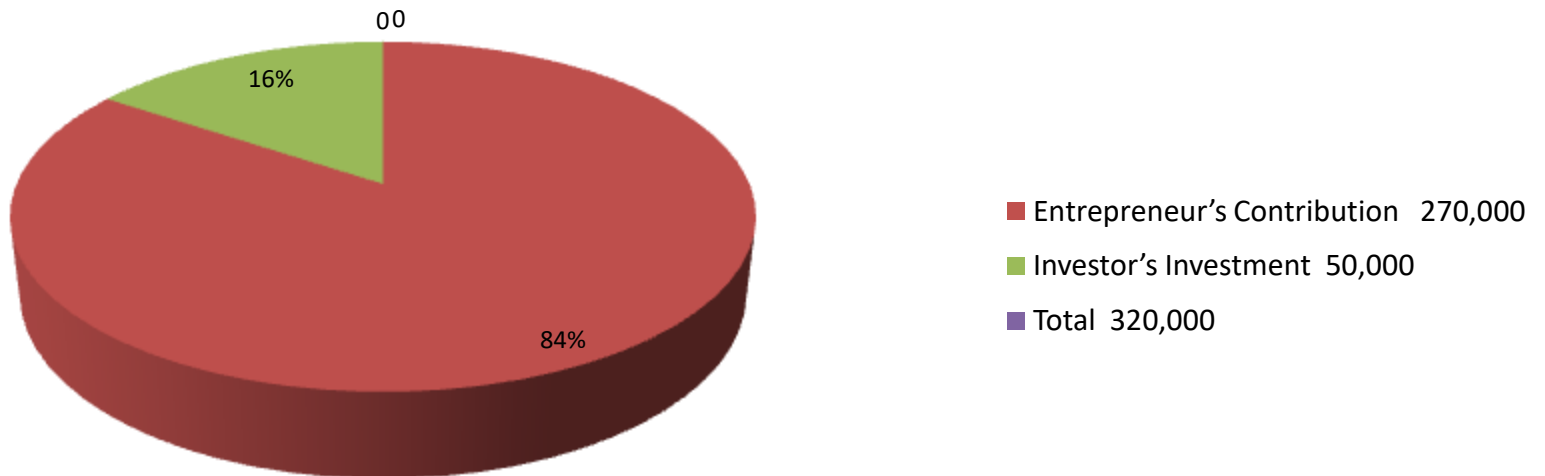
Proposed Nobin Udyokta Business Info

Business Name	:	SAGOR TELECOM
Location	:	Guthuma Bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000(from existing business) 84% Required Investment BDT,50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Mobile,charger,caver,lite,memori,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
mobile,charger,cover,betary,memory,light,others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
mobile,charger,cover,betary,memory,light,others	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		800	9600
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
mobile	0	0	80,000			50,000	130,000
charger	0	0	20,000			0	20,000
cover	0	0	10,000			0	10,000
betary	0	0	20,000			0	20,000
memory	0	0	10,000			0	10,000
photpcopy	0	0	30,000			0	30,000
light	0	0	20,000			0	20,000
tar	0	0	10,000			0	10,000
others	0	0	20,000			0	20,000
security			50,000			0	50,000
Total	0	0	270,000	0	0	50,000	320,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
mobile,charger,cover,betary,memory,light,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7200	86400	86920	87446
Net Profit (E)= [C-D]		10800	129600	136080	142884
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	129,600	136080	142884
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109600	225680
	Total Cash Inflow	179,600	245,680	368,564
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	109,600	225,680	348,564

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Guthuma bazar, Parshuram,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

