

Proposed NU Business Name: **SUMAIYA TELECOM**



Project identification and prepared by: Md. Hafijur Rahman,
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUL HASHAM
Age	:	01-02-1988(28 Years)
Education, till to date	:	BA
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	4 Brothers
Address	:	Vill: Kornopur, P.O: Gosingga, P.S: Shreepur, 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. HAFEJA KHATUN
(iii) Father's name	:	MD. MOHIUDDIN
(iv) GB member's info	:	Branch: Goshingga, Shreepur, Centre # 7(Female), Member ID: 1514, Group No: 04 Member since: 12-06-2004(12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: 9650
(v) Who pays GB loan installment	:	N/A
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-948948
Mother's Contact No.	:	01710-926342
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HAFEJA KHATUN joined Grameen Bank since 12 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	:	SUMAIYA TELECOM
Location	:	Gulisthan
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 100,000/-(from existing business) 41% Required Investment BDT 70,000/-(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 06 ft= 72 square ft
Security of the shop	:	BDT 100000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Gulistan.▪Agreed grace period is 3 months.

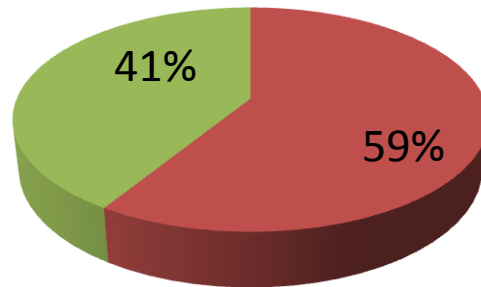
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accesories	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Mobile accesories	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		200	2400
Generator		500	6000
Mobile bill		300	3600
Total fixed cost (D)		8,700	104400
Net Profit (E)= [C-D]		6,300	75600

Investment Breakdown

Particulars	Existing	Proposed	Total
Mobile accessories	40,000	100,000	140000
Computer	30,000	0	30000
	70,000	100,000	170000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile accesories	4100	123000	1476000	1549800
Total Sales (A)	4100	123000	1476000	1549800
Less Variable Expense				
Mobile accesories	3280	98400	1180800	1239840
Total variable Expense (B)	3,280	98400	1180800	1239840
Contribution Margin (CM) [C=(A-B)	820	24600	295200	309960
Less Variable Expense				
Rent		2,000	15,000	15,000
Electricity bill		700	8400	8600
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		200	2400	2400
Guard		200	2400	2400
Generator		500	6000	6000
Mobile bill		400	4800	5000
Total fixed cost (D)		12,200	141,000	141,600
Net Profit (E)= [C-D]		12400	148800	168,360
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	148,800	168,360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88,800
	Total Cash Inflow	248800	257160
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	88,800	197160

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
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

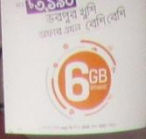
Pictures



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NUMBER 1
SYMPHONY
BANGLADESHI BRAND

YEL



FAMILY PICTURE

