Proposed NU Business Name: SHOZIB TELECOM



Project identification and prepared by: Md. Forhad Hosen, Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. SHOZIB AHMED		
Age	:	15-7-1987 (29 <i>Years</i>)		
Education, till to date	:	HSC		
Marital status	:	Unmarried		
Children	:	N/A		
No. of siblings:	:	2 Brothers & 4 Sisters		
Address	:	Vill: Mirer betka, P.O: Mirer betka, P.S: Tangail, Dist: Tangail		
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 MOMOTAJ ABDUS SALAM Branch: Dewjan Tangail, Centre # 04(Female), Member ID: 2091, Group No: 02 Member since: 03-03-1995 To 2005 (09Years) First loan: BDT 10,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT NIL N/A No No 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	:	4 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.	:	01752823333
Mother's Contact No.	:	01766417771
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAJ joined Grameen Bank since 9 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	SHOZIB TELECOM		
Location	:	Samsulhak Hakpouro Market		
Total Investment in BDT	:	BDT 2,70,000/-		
Financing	:	Self BDT 170,000/-(from existing business) 63% Required Investment BDT 1,00,000/-(as equity) 37%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	10ft x 7ft= 70 square ft		
Security of the shop	:	600000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile accessories etc. Average 10% gain on sale. The business is operating by entrepreneur. Existing no employees. Collects goods from Dhaka, Tangail. The shop is rented. Agreed grace period is 3 months. 		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue(Sales)				
Mobile & accesories	6500	195000	2340000	
Flexiload	54	1620	19440	
Total Sales (A)	6554	196620	2359440	
Less Variable Expense				
Mobile & accesories	5850	175500	2106000	
Total variable Expense (B)	5,850	175500	2106000	
Contribution Margin (CM) [C=(A-B)	704	21120	253440	
Less Variable Expense				
Rent		6,000	72000	
Electricity bill		500	6000	
Transportation		500	6000	
Salary (self)		5000	60000	
Entertainment		400	4800	
Guard		50	600	
Mobile bill		500	6000	
Total fixed cost (D)		12,950	155400	
Net Profit (E)= [C-D]		8,170	98040	

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Mobile accessories	155,000	100,000	255000		
Others	15,000	0	0		
Flexi	0	0	0		
	170,000	100,000	270000		

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & accesories	9000	270000	3240000	3402000
Flexiload	54	1620	19440	20412
Total Sales (A)	9054	271620	3259440	3422412
Less Variable Expense				
Mobile & accesories	8100	243000	2916000	3061800
Total variable Expense (B)	8,100	243000	2916000	3061800
Contribution Margin (CM) [C=(A-B)	954	28620	343440	360612
Less Variable Expense				
Rent		6,000	72,000	9,800
Electricity bill		700	8400	8600
Transportation		700	8400	8,600
Salary (self)		5000	60000	60000
Entertainment		400	4800	4800
Guard		50	600	600
Mobile bill		600	7200	7400
Total fixed cost (D)		13,400	160800	99,200
Net Profit (E)= [C-D]		15220	182640	261,412
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	182,640	261,412
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		122,640
	Total Cash Inflow	282640	384052
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	122,640	324052

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

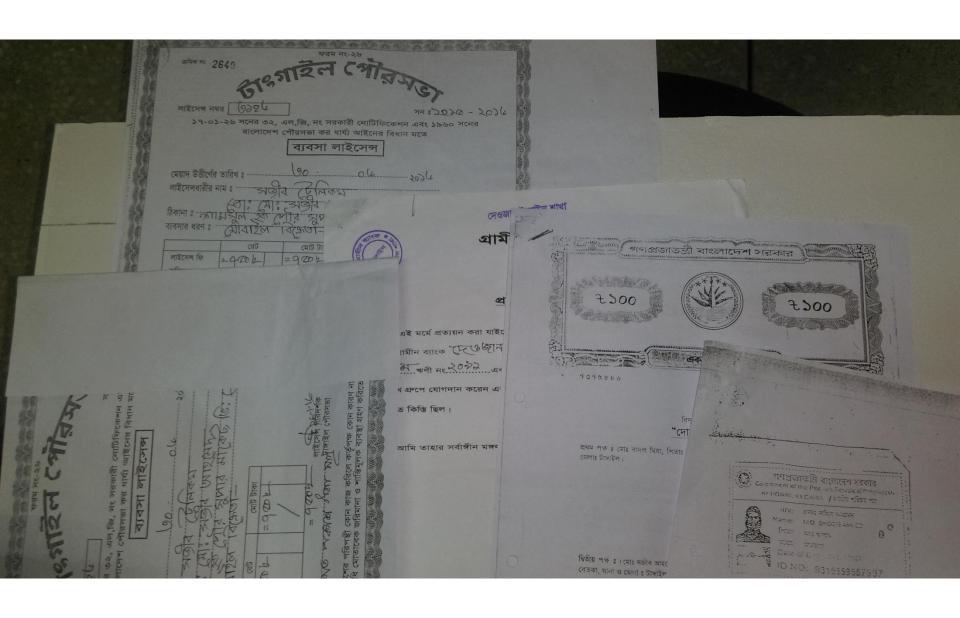












FAMILY PICTURE

