Proposed NU Business Name: **S N TELECOM**



Project identification and prepared by: Md. Mohiuddin Rubel Ghatail unit, Tangail Project verified by: Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. MIJANUR ROHMAN	
Age	:	20-05-1991(24Years)	
Education, till to date		Class Nine	
Marital status	:	Married	
Children	:	1 Doughter	
No. of siblings:	-	1 Brother 1 Sister	
Address		Vill: Sonkhola P.O: Sonkhola P.S: Ghatail, 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 SAHERA BEGUM SAHERA BEGUM MD. NURUL ISLAM Branch:Sonkhola, Ghatail, Centre # 01 (Female), Member ID: 1142, Group No: 04 Member since: 22-11-2011 (05 Years) First Ioan: BDT 4,000 Taka.Existing Loan:BDT 30,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: BDT 16140Taka. Father 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	:	02 years experience in running business.
Training Info	:	He has Trained 01 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-656853
Family's Contact No.	:	01721-014467
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

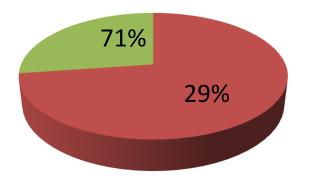
SAHERA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

Proposed Nobin Udyokta Business Info			
Business Name	:	S.N TELECOM	
Location	:	Sonkhola bazar,Ghatail,Tangail.	
Total Investment in BDT	:	BDT 120,000/-	
Financing	:	Self BDT 50,000/- (from existing business) 55% Required Investment BDT 70,000/- (as equity) 45%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	12 ft x 12 ft= 144 Square ft	
Security of the shop	:	None	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile,Battery,charger,Memory,Cover,Key Board,Head Phone,Remot,Catching,Mp3,Cable And Servicing,Etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. The Shop Is Rented. Collects goods from Modhupur, Tangail. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Mobile, Battery, charger, Memory, Cover, Key Board, Head	2000	60000	720000	
Phone,Remot,Catching,Mp3,Cable And Servicing,Etc.				
Servicing	200	3000	36000	
Total Sales (A)	2200	66000	792000	
Less. Variable Expense				
Mobile,Battery,charger,Memory,Cover,Key Board,Head Phone,Remot,Catching,Mp3,Cable And Servicing,Etc.	1600	48000	576000	
Servicing	100	3000	36000	
Total variable Expense (B)	1700	51000	612000	
Contribution Margin (CM) [C=(A-B)	500	15000	180000	
Less. Fixed Expense				
Rent		800	9600	
Electricity Bill		400	4800	
Mobile Bill		300	3600	
Salary (self)		5000	60000	
Transportation		1000	12000	
Entertainment		200	2400	
Gaurd		50	600	
Genaretor		100	1200	
Total fixed Cost (D)		7850	94200	
Net Profit (E) [C-D)		7150	85800	

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Mobile30*1000,Battery=35*200,charger,10 0*70,Memory=13*250,Cover=30*75,Key Board=6*260,HeadPhone=40*70,Remot=20 *70,Catching=100*35,Mp3=2*150,Cable,=2 0*80	35000	70000	105000			
Computer	15000		15000			
Total	50000	70000	120000			

Source of Finance



Entrepreneur Investment:50,000 Investor Investment:70,000 Total Investment:130,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile,Battery,charger,Memory,Cover,Key Board,Head Phone,Remot,Catching,Mp3,Cable And Servicing,Etc.	2800	84000	1008000	1058400
Servicing	200	6000	72000	75600
Total Sales (A)	3000	90000	1080000	1134000
Less. Variable Expense				
Mobile,Battery,charger,Memory,Cover,Key Board,Head Phone,Remot,Catching,Mp3,Cable And Servicing,Etc.	2240	67200	806400	846720
Servicing	100	3000	36000	37800
Total variable Expense (B)	2340	70200	842400	884520
Contribution Margin (CM) [C=(A-B)	660	19800	237600	249480
Less. Fixed Expense				
Rent		800	9600	9600
Electricity Bill		400	4800	4800
Mobile Bill		350	4200	4200
Salary (self)		5000	60000	60000
Transportation		1100	13200	13200
Entertainment		250	3000	3000
Guard		50	600	600
Genaretor		100	1200	1200
Total Fixed Cost		8050	96600	96600
Net Profit (E) [C-D)		11750	141000	152880
Investment Payback			48000	48000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	141000	152880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		93000
	Total Cash Inflow	221000	
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	48,000	48000
	Total Cash Outflow	128000	48000
3	Net Cash Surplus	93000	197880



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 02 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

Huge demand in the community Location of shop; Regular customers;

THREATS

Theft Fire Political unrest Pictures























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FAMILY PICTURE

