

Proposed NU Business Name: **SHAFA TELECOM**



Project identification and prepared by: Md . Sahjamal Sirazi
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUL ISMAL
Age	:	02-03-1992 (24 Years)
Education, till to date	:	Class -8
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Zeupara, P.O: Zeupara , P.S: Puthia, Dist: Rajshahi
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. TANJILA BEGOM
(iii) Father's name	:	MD. MOFAJJAL HOSSEN
(iv) GB member's info	:	Branch: Zeupara , Puthia, Centre # 11 (Female), Member ID: 1362, Group No: 02 Member since: 2000 to 2007 (07Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Fathers
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-587565
Father's Contact No.	:	01923-491179
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. TANJILA BEGOM joined Grameen Bank since 07 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

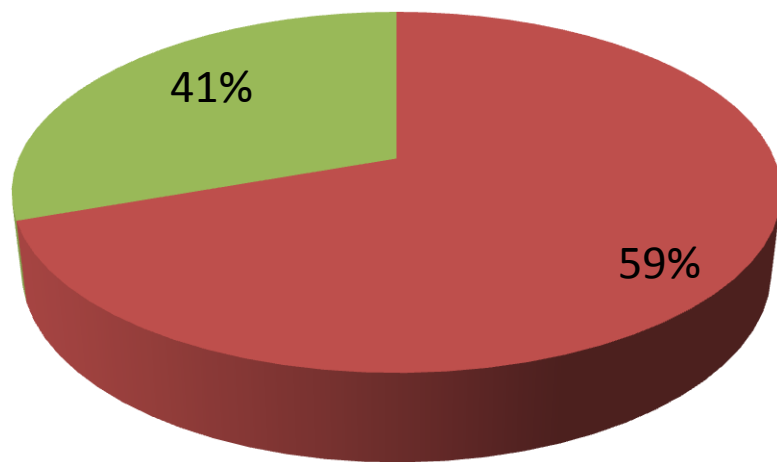
Business Name	:	SHAFATELECOM
Location	:	Puthia Bazaar, Puthia ,Rajshahi
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT35,000/-(from existing business)41% Required Investment BDT 50,000/-(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 16ft= 128 square 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 phone, Battery, Charger etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Phone & Others	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Mobile Phone & Others	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
	300	9,000	108,000
Servicing Income	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		120	1,440
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		9,420	113,040
Net Profit (E) [C-D]		8,580	102,960

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile	0	30,000	30,000
Skin papar (50x30)	15,00	0	1,500
Charger (20 x 68)	1,360	10,000	11,360
Battery (30 x220)	6,600	10,000	16,600
Head phone (20x90)	1,800	0	1,800
Computer (1x15000)	15,000	0	15,000
Catching (100x30)	3,000	0	3,000
Others	5,740	0	5,740
Total	35,000	50,000	85,000

Source of Finance



- Entrepreneur's Contribution 35,000
- Investor's Investment 50,000
- Total 85,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Mobile Phone & Others	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Mobile Phone & Others					
Total variable Expense (B)	2,550	76,500	80,325	84,341	88,558
Servicing Income	300	9,000	108,000	113,400	119,070
	450	13,500	162,000	170,100	178,605
Contribution M.(CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,300	6,300
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Guard		120	1,440	1,440	1,440
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		9,920	119,040	119,760	120,201
Net Profit (E) [C-D]		12,580	150,960	163,740	177,474
Investment Payback			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	150,960	163,740	177,474
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		130,960	143,720
	Total Cash Inflow	200,960	294,700	321,194
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	130,960	274,700	301,194

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

Picture

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

সাফা টেলিকম এন্ড মোবাইল সার্ভিসিং সেন্টার

এখানে যত্ন সহকারে মোবাইল সার্ভিসিং করা সহ
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বিঃ দ্রঃ এখানে মোবাইলে সফটওয়্যার দেওয়া হয়।



উপজেলা মার্কেট, পুঠিয়া, রাজশাহী। মোবাঃ ০১৭১৫-৫৮৭৫৬৫

শ্রী র স্কেন
০১৭-৮০০০১১







লি টেলিকম
সংযোগ
স্ট্রিমিং, বাংলাভিডিও, বহি,
সংযোগ, টেলিফোন

নতুন সংযোগ
জয় উৎসব
১ মেকেড পাল্‌স

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হাফ

জি



মলি টেলিকম
পুলিশ টেলিকম
কমিউনিকেশন
সলিউশনস
প্রাইভেট লিমিটেড
*** এখানে মোবাইল সিম রিস্টেস করা হয়। ***
গ্রামীণফোন, পল্টীফোন, বাঙ্গালিটেক, রবি,
এয়ারটেল, টেলিটক।
১০১ সো সেকেন্ড স্টোর (সি)।
আবুল কালাম আজাদ রোড।





গ্রামীণ ব্যাংক
মুন্সিংগার দাশবর্ষ
১৫/১০/১৫