

**Proposed NU Business Name: SAMIA TELECOM & CASHPOINT**



Project identification and prepared by: Md Shahidul Islam  
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD SHAFIKUL ISLAM</b>
Age	:	03-01-1989 (27 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers
Address	:	Vill: Milikbagha P.O: Bagha P.S: Bagha , 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	:	<b>MST SAHIDA BEGUM</b>
(iii) Father's name	:	<b>MD KUTUB ALI</b>
(iv) GB member's info	:	Branch : Manigram , Centre: 19 (Female), Member ID: 1655/1 , Group No: 03 Member since: 10-11-2001 to 06-09-2012 (11 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000 Outstanding loan:
(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.)	:	
Business Experiences and Training Info	:	10 years experience in running business. 05 Years in own business. He has training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01731-327735
Family's Contact No.	:	01773-491690
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SAHIDA BEGUM** joined Grameen Bank since 11 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMIA TELECOM &amp; CASHPOINT</b>
Location	:	Bagha Baazar
Total Investment in BDT	:	BDT 1,75,000/-
Financing	:	Self BDT 125000/- (from existing business) 71% Required Investment BDT 50000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Laminating service, Print, Scan,Bkash etc.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

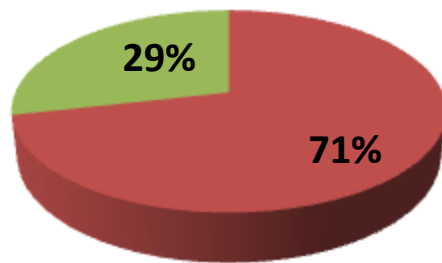
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Laminating service, Print, Scan, etc.	450	13500	162000
Bikash	200	6000	72000
<b>Total Sales (A)</b>	650	19500	234000
<b>Less Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	650	19500	234000
<b>Less Variable Expense</b>			
Rent		750	9000
Electricity bill		800	9600
Transportation		4,000	48000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Bank charge		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		11,200	134400
<b>Net Profit (E)= [C-D]</b>		8,300	99600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Computer	2	25000	50,000	0	0	0	50,000
Priters	40	300	12,000	0	0	0	12,000
Leminiting	1	4000	4,000	0	0	0	4,000
Scanner	1	8000	8,000	0	0	0	8,000
Sim	68	15	1,020	0	0	0	1,020
Security	1	50000	50,000	0		0	50,000
Mobile	0	0	0	1	40000	40,000	40,000
Stationary	0	0	0	1	10000	10,000	10,000
<b>Total</b>	<b>113</b>	<b>0</b>	<b>125,000</b>	<b>2</b>	<b>0</b>	<b>50,000</b>	<b>175,000</b>

## Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 50,000
- Total 175,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Laminating, service, Print , Scan, etc.	600	18000	216000	226800	238140
Bikash	300	9000	108000	113400	119070
<b>Total Sales (A)</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>					
<b>Total variable Expense (B)</b>					
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>					
Rent		750	9000	9,000	9000
Electricity bill		1000	12000	12500	13000
Transportation		4,300	51600	52,100	52600
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		150	1800	1800	1800
Bank charge		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		11,800	140,400	141,500	142600
<b>Net Profit (E)= [C-D]</b>		15200	182400	198,700	214610
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	182,400	198,700	214610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162,400	341100
	<b>Total Cash Inflow</b>	232400	361100	555710
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	162,400	341100	535710

# SWOT ANALYSIS

## **S**TRENGTH

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

## **T**HREATS


Theft  
Fire  
Political unrest

Pictures





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একশত টাকা

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১৯৭০/১০/১০০

১৯৭০/১০/১০০

দোকান ঘর ভাড়ার চুক্তিপত্র

বাঘা হযরত শাহ আঃ হামিদ দানিশন্দ কামিল মদ্রাসা, বাঘা, রাজশাহী।

১. নাম: মোঃ শফিকুল ইসলাম

২. পিতা: মোঃ কুতুব উদ্দীন

৩. মাতা: মোহাঃ সাহিদা বেগম

৪. জন্ম তারিখ: ০৩-০১-১৯৭৩

৫. জন্ম স্থান: মৌলভীবাজার

৬. জাতীয়তা: বাংলাদেশি

৭. পেশা: ছাত্র

৮. বর্তমান ঠিকানা: বাঘা-রাজশাহী

৯. স্থায়ী ঠিকানা: বাঘা-রাজশাহী

শ্রীমান মোঃ শফিকুল ইসলাম

স্বাক্ষর

মোঃ শফিকুল ইসলাম

মোঃ কুতুব উদ্দীন


মোহাঃ সাহিদা বেগম

০৩/০১/১৯৭৩

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ শফিকুল ইসলাম

Name: Md. Shafiqul Islam

পিতা: মোঃ কুতুব উদ্দীন

মাতা: মোহাঃ সাহিদা বেগম

Date of Birth: 03 Jan 1973

ID NO: 8121009247386

# FAMILY PICTURE

