

Proposed NU Business Name: **SHAHJALAL TELECOM**



Project identification and prepared by: Md Asif Ishtiar
Sreenagar Unit, Munsiganj
Project verified by: Md Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHJALAL
Age	:	01-02-1992 (25 Years)
Education, till to date	:	Class IV
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Moddha Baghra , P.O: Sreenagar , P.S: Sreenagar , Dist: Muansiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMELA BEGUM
(iii) Father's name	:	SULAIMAN DEOWAN
(iv) GB member's info	:	Branch : Vaggokul, Sreenagar, Centre : 23 (Female), Member ID: 1657 , Group No: 01 Member since: 05-08-2008 (09 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 150000 Outstanding loan: BDT 103800
(v) Who pays GB loan installment	:	Mother
(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	:	07 years experience in running business. 05 Years in own business. He has 02 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01768-616604
Family's Contact No.	:	01719-040668
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMELA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHJALAL TELECOM
Location	:	Al Amin Market , Sreenagar
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 140000/- (from existing business) 67% Required Investment BDT 70000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mobile & Mobile Accessories .▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Gulistan, Dhaka .▪Agreed grace period is 3 months.

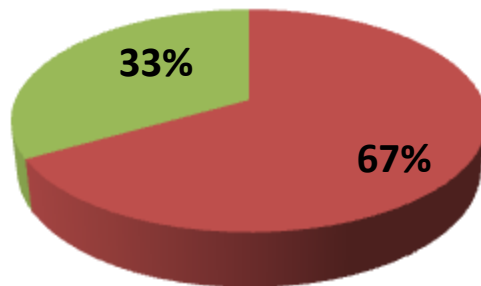
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & Mobile Accessories .	3300	99000	1188000
Total Sales (A)	3300	99000	1188000
Less Variable Expense			
Mobile & Mobile Accessories .	2640	79200	950400
Total variable Expense (B)	2,640	79200	950400
Contribution Margin (CM) [C=(A-B)]	660	19800	237600
Less Variable Expense			
Rent		2,500	30000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		1580	18960
Mobile bill		300	3600
Total fixed cost (D)		11,680	140160
Net Profit (E)= [C-D]		8,120	97440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	50	2000	100,000	20	2,000	40,000	140,000
Charger	50	100	5,000	0	0	0	5,000
Battery	50	200	10,000	0	0	0	10,000
Cover,Screenpa per	1	5000	5,000	1	10,000	10,000	15,000
Security	1	20000	20,000	1	20,000	20,000	40,000
Load	0	0	0	0	0	0	0
Total	152	0	140,000	22	0	70,000	210,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 70,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile & Mobile Accessories	4600	138000	1656000	1738800	1825740
Load	120	3600	43200	45360	47628
Total Sales (A)	4720	141600	1699200	1784160	1873368
Less Variable Expense					
Mobile & Mobile Accessories	3680	110400	1324800	1391040	1460592
Total variable Expense (B)	3,680	110400	1324800	1391040	1460592
Contribution Margin (CM) [C=(A-B)]	1,040	31200	374400	393120	412776
Less Variable Expense					
Rent		2,500	30000	30,000	30000
Electricity bill		1300	15600	16100	16600
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Guard		1580	18960	18960	18960
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		15,380	184,560	185,660	186760
Net Profit (E)= [C-D]		15820	189840	207,460	226016
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	189,840	207,460	226016
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		161,840	341300
	Total Cash Inflow	259840	369300	567316
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	161,840	341300	539316

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

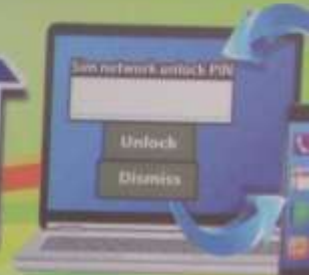
Pictures



৩জি সার্ভিস

আমার সাথে
সংশ্লিষ্ট

শাহ জালাল টেলিকম



এখানে সকল প্রকার মোবাইল সেট, হেড ফোন
ব্যাটারী, চার্জার ও মোবাইল সামগ্রী পাওয়া যায়।



বিঃদ্রঃ লক আনলক করা হয় এবং সকল প্রকার মোবাইল সেট ফ্ল্যাশ দেওয়া হয়।

শ্রোঃ মোঃ শাহ জালাল দেওয়ান, মোবাঃ 01768616604, 01834397505



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ককি চাহিয়া লজ্জা নি

Foil



Man in purple shirt

SAMSUNG

दिल्ली का सबसे बड़ा



FAMILY PICTURE

