

Proposed NU Business Name: **MS KRISHNA TELECOM**



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

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE KRISHNA CHANDRA SHUTRADHAR
Age	:	01-01-1986 (31 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	2 Brthers
Address	:	Vill: Netamoshora , P.O: Ramkrishnabari,P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREE TAGOR RANI SHUTRADHAR
(iii) Father's name	:	LATE RAKHAL CHANDRA SHUTRADHAR
(iv) GB member's info	:	Branch: Nolohora ; Centre # 11(Female), Member ID: 6035/1, Group No: 16 Member since: 03-07-2008-26-01-2015 (07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. He has NO months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-180223
Mother's Contact No.	:	01719-744149
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE TAGOR RANI SHUTRADHAR joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS KRISHNA TELECOM
Location	:	Notun Bazar Dhanbari
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 135,000/-(from existing business) 73% Required Investment BDT 50,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Telecom Accessories .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka.▪The shop is Own .▪Agreed grace period is 3 months.

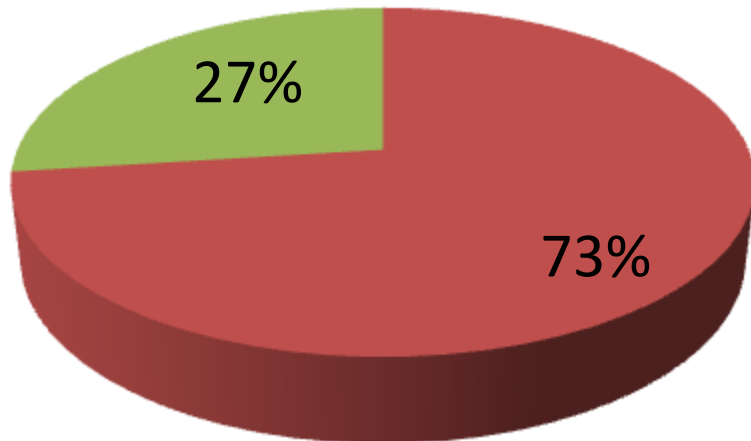
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telecom Accessories	1535	46050	552600
Bikash & Flexi	100	3000	36000
Total sales (A)	1635	49050	588600
Less Variable Exp.			
Telecom Accessories	1228	36840	442080
Total Variable exp. (B)	1228	36840	442080
Contribution Margin CM [C= (A-B)]	407	12210	146520
less fixed exp.			
Rent		500	6000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Guard		150	1800
Genaretor		150	1800
Mobile		200	2400
total fixed cost (D)		6800	81600
Net profit (E) [C-D]		5410	64920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Baterry	20	300	6,000	50	300	15,000	21,000
Charger	10	80	800	50	80	4,000	4,800
Light	10	200	2,000	100	200	20,000	22,000
Headphone	20	200	4,000	25	200	5,000	9,000
Cable	40	150	6,000	40	150	6,000	12,000
others	62	100	6,200			0	6,200
Bikash & Flexi , DBBL etc	2	40000	80,000			0	80,000
Security			30,000				30,000
Total	164		135,000	265		50,000	185,000

Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 50,000
- Total 185,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Telecom Accessories	1695	50850	610200	640710
Bikash	250	7500	90000	94500
Total Sales (A)	1945	58350	700200	735210
less variable Expenses				
Telecom Accessories	1356	40680	488160	512568
Total variable Expenses (B)	1356	40680	488160	512568
Contribution Margin (CM)= (A-B)	589	17670	212040	222642
Less Fixed Expenses				
Rent		500	6000	6000
Electricity bill		500	6000	16000
Transportation		330	3960	35000
Salary (self)		5000	60000	60000
Guard		150	1800	1800
Genaretor		150	1800	1800
Mobile		300	3600	7400
Total Fixed Cost		6930	83160	128000
Net Profit (E) (C-D)		10740	128880	94642
Investment Payback			30000	30000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	128,880	94,642
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		98,880
	Total Cash Inflow	178880	193522
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	98,880	163522

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 7Years:0
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

কৃষ্ণ টেলিকম
নতুন বাজার, ধনবাড়ী, টাঙ্গাইল







FAMILY PICTURE

