

Proposed NU Business Name: **SHAIKAT WATCH & TELECOM**



Project identification and prepared by: MD. Habibullah
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Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAKIL HOSSAIN
Age	:	18-10-1998 (19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother
Address	:	Vill: Jamalpur P.O: jamalpur P.S: Kaliganj Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHEULI BEGUM
(iii) Father's name	:	MD.KAWSAR
(iv) GB member's info	:	Branch :Jamalpur Centre 8 (Female), Member ID: 3447 , Group No: 05 Member since: 10-01-2006 (11Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 200,000, Outstanding Loan: 152960
(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.)	:	No
Business Experiences and Training Info	:	No experience in running business.03 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719755683
Family's Contact No.	:	01955314196
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj,Gazipur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEULI BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

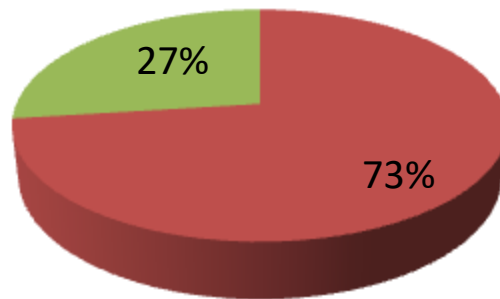
Business Name	:	SHAIKAT WATCH & TELECOM
Location	:	Kaliganj,Gazipur
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 135,000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 14 ft=140 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Watch,Charger,Chosma,Electrical execories e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Dhaka Chackbazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Watch,Charger,Chosma,Electrical execories e.t.c	2400	72000	864000
		0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Watch,Charger,Chosma,Electrical execories e.t.c	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Watch	20	2,500	50,000	10	2500	25,000	75,000
charger	30	500	15,000	10	500	5,000	20,000
Chosma	30	500	15,000	20	1000	20,000	35,000
Electrical execories	20	1000	20,000			0	20,000
			0			0	0
			0			0	0
Others						0	0
			0			0	0
Security			35,000			0	35,000
			0			0	0
	128	4500	135,000	40	4000	50,000	185000

Source of Finance



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

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Watch,Charger,Chosma,Electrical execories e.t.c	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Watch,Charger,Chosma,Electrical execories e.t.c	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6000	72000	72400	72800
Net Profit (E)= [C-D]		7500	90000	94500	99225
Investment Pay Back			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	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70000	144500
	Total Cash Inflow	140,000	164,500	243,725
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,000	144,500	223,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 3 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

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FAMILY PICTURE

