

Proposed NU Business Name: **SIDDIQUE TELECOM**



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Sonagazi, Feni.

Project verified by: Susanto kumar biswhas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU BAKKAR SIDDIQUE
Age	:	05/02/1988 (29Years)
Education, till to date	:	S. S. C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	No Brathers 04 Sisters
Address	:	Vill:Sompur P.O: Boktermunci, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI MORIAM
(iii) Father's name	:	MAMUDAL HAQUE
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 11/(Female), Member ID: 10237, Group No: 03 Member since: 11-04-2007(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Own
(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	:	03 Years Experience 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01783-750798
Mother's Contact No.	:	01855-558925
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI MORIAM joined Grameen Bank since 10 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

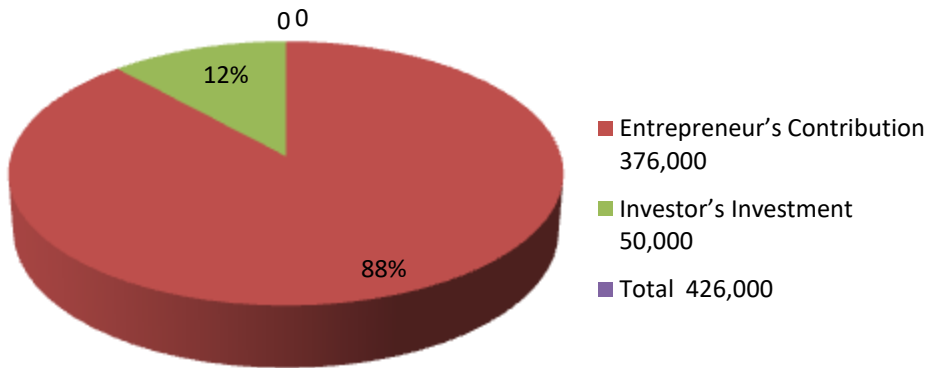
Business Name	:	SIDDIQUE TELECOM
Location	:	Boktarmunsi Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 426,000/-
Financing	:	Self BDT 376,000/- (From Existing Business) 88% Required Investment BDT 50,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 08 ft. = 80 Square Ft
Security Of The Shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Pepar,Stamp,Foto Copy,Compose,E-mail & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Coomputer compose,Foto Copy,Stamp,Pepar	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Coomputer compose,Foto Copy,Stamp,Pepar	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		800	9600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		6700	80400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Computer	1	37,000	37,000	1	25,000	25,000	62,000
Printer	2	14,000	28,000	0		0	28,000
Foto Copy Machine	1	110,000	110,000			0	110,000
Lemonteing Machine	1	4,500	4,500			0	4,500
Scaner	1	9,000	9,000			0	9,000
I.P.S	1	26,000	26,000			0	26,000
U.P.S	1	7,500	7,500			0	7,500
Pepar			14,000			10,000	24,000
Stamp			30,000			10,000	40,000
Others			10,000			5,000	15,000
Security			100,000				1,00,000
Total	8	208000	376,000	1	25,000	50,000	426,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Computer Compose,photo Copy,Pepar,Stamp	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Computer Compose,photo Copy,Pepar,Stamp	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		800	9600	9900	10200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8300	99600	100180	100769
Net Profit (E)= [C-D]		9700	116400	122220	128331
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	116,400	122220	128331
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96400	198620
	Total Cash Inflow	166,400	218,620	326,951
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	96,400	198,620	306,951

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop Boktermunsi Bazar,sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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