

Proposed NU Business Name: Sarker Telicom

Project identification and prepared by: Md Forhad Hossain,
Tangail Sadar Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Shakil
Age	:	0103-1984 (34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Dauther 02ons
No. of siblings:	:	0 2Brothers 01 Sister
Address	:	Vill: Hatila ,P.O: T-Vatkura ,P.S: Tangail Sadar, 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	:	Rowshonara
(iii) Father's name	:	Late.Habibur Rahaman
(iv) GB member's info	:	Branch: Tarotia Tangail, Centre # 34 (Female), Member ID: 3336 , Group No:05 Member since: 01-07-2000(Years) First loan: BDT = 3000 Last Loan = 10000
Further Information:	:	Outstanding loan:= 8900
(v) Who pays GB loan installment	:	Own
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	09years of business experience.
Own Business and Training Info	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Cloth Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0176899953
Family's Contact No.	:	01966566986
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rowshonara joined Grameen Bank since 18 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Work.

Proposed Nobin Udyokta Business Info

Business Name	:	Sarker Telicom
Location	:	
Total Investment in BDT	:	BDT210,000/-
Financing	:	Self BDT 150,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhaka ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile , Battery, headphone, bacpad, chager, etc.	3,000	90,000	1,080,000
	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Mobile , Battery, headphone, bacpad, chager, etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		250	3,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		150	1,800
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Mobile	20	2000	40000	Mobile	20	2000	40,000	80,000
Battery	400	200	80000	Battery	50	200	10,000	90,000
Headphone	100	50	5000	Headphone	0	0	0	5,000
bacpad	100	100	10000	bacpad	0	0	0	10,000
Chager	50	250	12500	Chager	40	250	10,000	22,500
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Others			2500				0	2,500
Secuirity of Shop			0					0
Machinaries			0	Others			0	0
Total			150,000				60,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile ,Battery,headphone,bacpad,chager,etc.	4,000	120,000	1,440,000	1,512,000
0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Mobile ,Battery,headphone,bacpad,chager,etc.	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		400	4,800	5,040
Transportation		1,500	18,000	18,900
Salary (self)		5,000	60,000	60,000
Entertainment		400	4,800	5,040
Graud Bill		150	1,800	1,890
Mobile Bill		500	6,000	6,300
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		8,950	107,400	109,170
Net Profit (E) [C-D]		9,050	108,600	117,630
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	108,600	117,630
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		72,600
	Total Cash Inflow	168,600	190,230
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	72,600	154,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

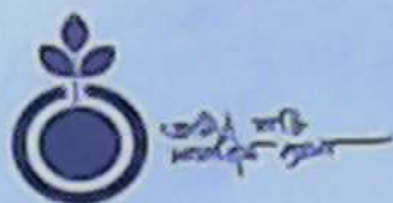
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজি

প্রকল্পের নাম: সরকারি ডিম্বকল্প প্রস্তাবিত নবীন উদ্যোক্তা

ইউনিটের নাম: টাংগাখিম সদর, টাংগাখিম প্রকল্প প্রস্তাব

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীমতী সত্যি

তারিখ: ০২/০৬/২০২১



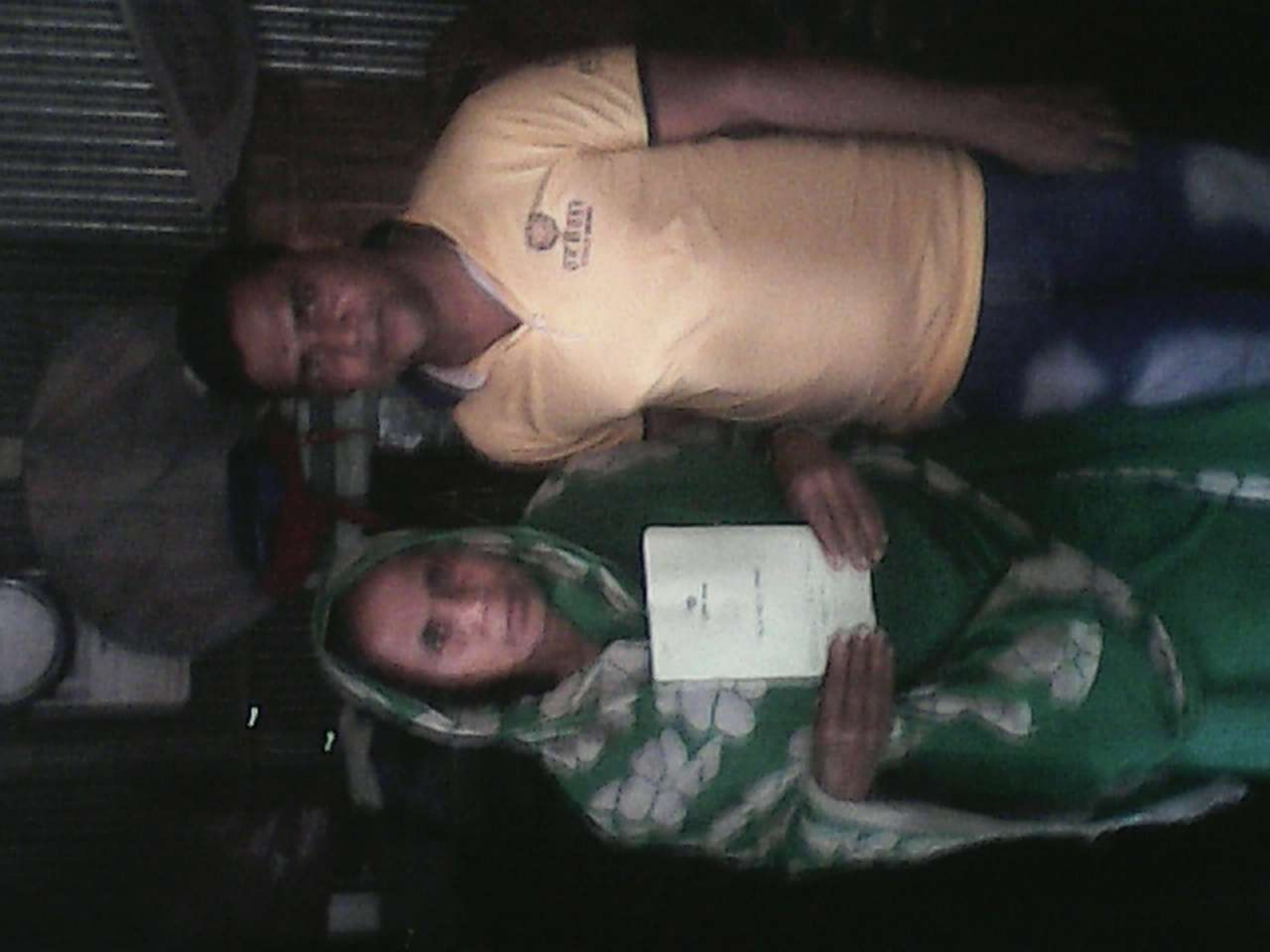














FAMILY PICTURE