

# SHOVON TELECOM COSMETICS & GARMENTS



Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SHOVON DHOR</b>
Age	:	14-12-1991 (24 Years)
Education, till to date	:	Honor's Second Year (Ongoing)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Present Address		Vill: Khilda P.O: Bangra P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>ONITA RANEE DHOR</b>
(iii) Father's name	:	<b>NOBOKANTO DHOR</b>
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 02 (Male), Member ID: 1621, Group No: 04 Member since: 01-04-1984 (30 Years) First loan: 3000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 31,000
(v) Who pays GB loan installment	:	Entrepreneur : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (wood business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-737060
Father Contact No.	:	01741-561917
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Nobokanto Dhor is a member of Grameen Bank since 30 years. At first he took 3000 taka loan from Grameen Bank. Nobokanto Dhor gradually took loan from GB. Utilize loan in their own Shovon Telecom, Cosmetics & Garments business & his wood business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOVON TELECOM COSMETICS &amp; GARMENTS</b>
Location	:	Kalihati, Tangail
Total Investment in BDT	:	4,15,000 taka
Financing	:	Self BDT 2,15,000 (from existing business) 52% Required Investment BDT 2,00,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Shampoo, Soap, Oil, Pen, Khata, Mobile Charger, Battery, Mobile phone.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Korotia, Tangail, Dhaka Chalk bazar.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

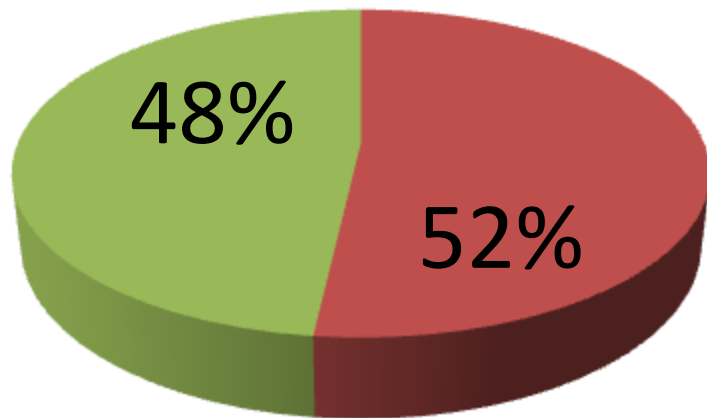
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt, Pant, T-Shirt, Shampoo, Soap, Oil, Pen, Khata, Mobile Charger, Battery, Mobile phone etc	5,175	155,250	1,863,000
<b>Total Sales (A)</b>	<b>5,175</b>	<b>155,250</b>	<b>1,863,000</b>
<b>Less. Variable Expense</b>			
Shirt, Pant, T-Shirt, Shampoo, Soap, Oil, Pen, Khata, Mobile Charger, Battery, Mobile phone etc	4,500	135,000	1,620,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		7,000	84,000
Transportation		1,200	14,400
Entertainment		300	3,600
Spoil goods, Generator bill		500	6,000
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>11,000</b>	<b>132,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,250</b>	<b>111,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant, T-Shirt	55,000	1,00,000	1,55,000
Mobile Phone	75,000	25,000	1,00,000
Cosmetics, Pen, Khata etc	50,000	75,000	1,25,000
Rack	15,000	-	15,000
Security	20,000	-	20,000
<b>Total</b>	<b>2,15,000</b>	<b>2,00,000</b>	<b>4,15,000</b>

## Source of Finance



- Entrepreneur's Contribution 215,000
- Investor's Investment 200,000
- Total 415,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Shirt, Pant, T-Shirt, Shampoo, Soap, Oil, Pen, Khata, Mobile Charger, Battery, Mobile phone etc	8,625	258,750	3,105,000	3,198,150	3,294,095
<b>Total Sales (A)</b>	<b>8,625</b>	<b>258,750</b>	<b>3,105,000</b>	<b>3,198,150</b>	<b>3,294,095</b>
<b>Less. Variable Expense</b>					
Shirt, Pant, T-Shirt, Shampoo, Soap, Oil, Pen, Khata, Mobile Charger, Battery, Mobile phone etc	7,500	225,000	2,700,000	2,781,000	2,864,430
<b>Total variable Expense (B)</b>	<b>7,500</b>	<b>225,000</b>	<b>2,700,000</b>	<b>2,781,000</b>	<b>2,864,430</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,125</b>	<b>33,750</b>	<b>405,000</b>	<b>417,150</b>	<b>429,665</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		600	7,200	7,500	8,000
Mobile bill & SMS Monitoring		400	4,800	5,000	5,500
Salary (self)		7,000	84,000	84,000	84,000
Salary (Self)		5,000	60,000	62,000	63,000
Transportation		1,500	18,000	20,000	22,000
Entertainment		300	3,600	4,000	4,500
Spoil goods, Generator bill		500	6,000	6,200	6,300
Guard		200	2,400	2,500	2,600
<b>Non Cash Item</b>					
Depreciation		125	1,500	1,500	1,500
<b>Total Fixed Cost</b>		<b>16,625</b>	<b>199,500</b>	<b>204,700</b>	<b>209,400</b>
<b>Net Profit (E) [C-D]</b>		<b>17,125</b>	<b>205,500</b>	<b>212,450</b>	<b>220,265</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	205,500	212,450	220,265
1.3	Depreciation (Non cash item)	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus		96,000	229,950
	<b>Total Cash Inflow</b>	<b>407,000</b>	<b>309,950</b>	<b>451,715</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	31,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>311,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,000</b>	<b>229,950</b>	<b>371,715</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

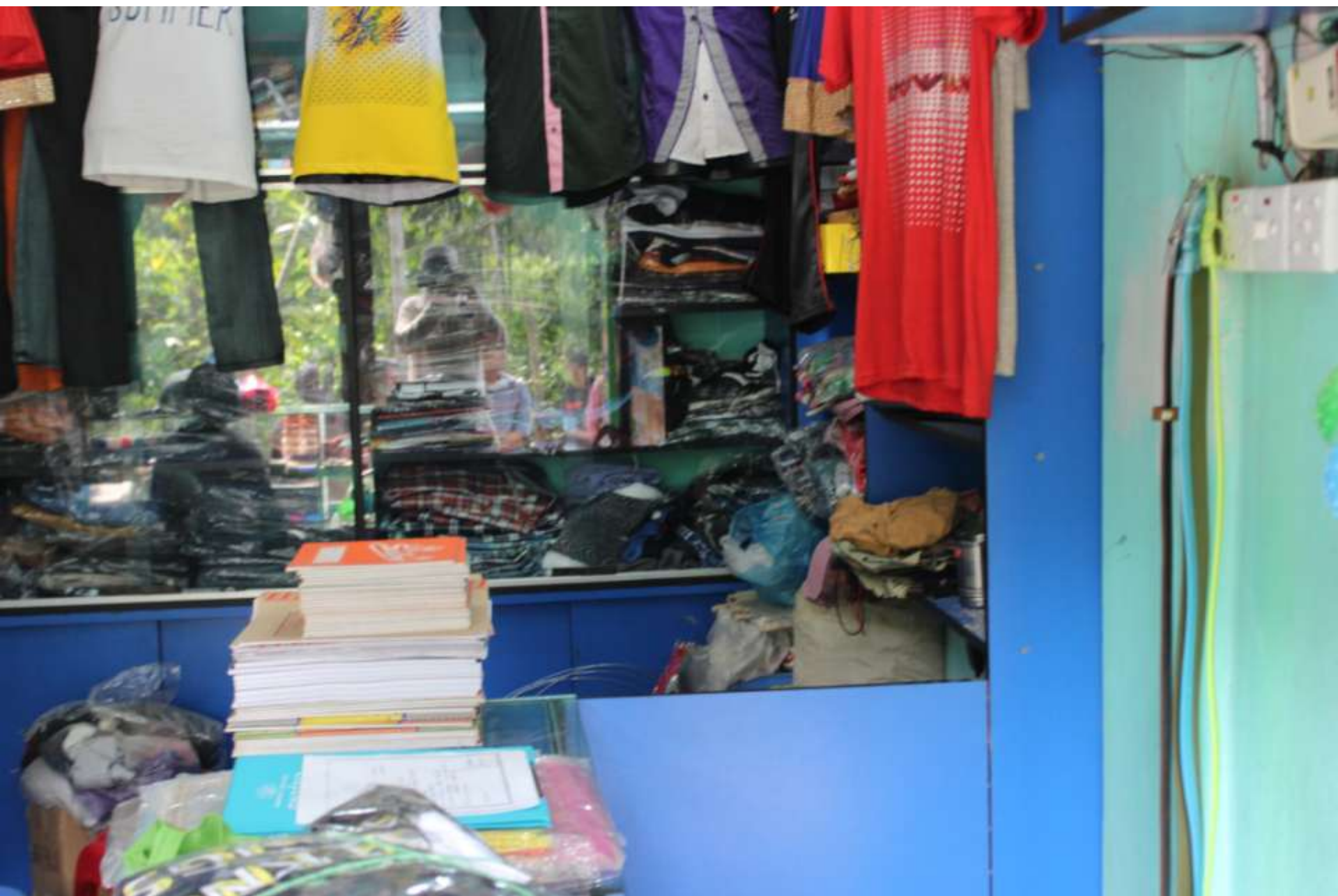
## **O**PPORTUNITIES

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

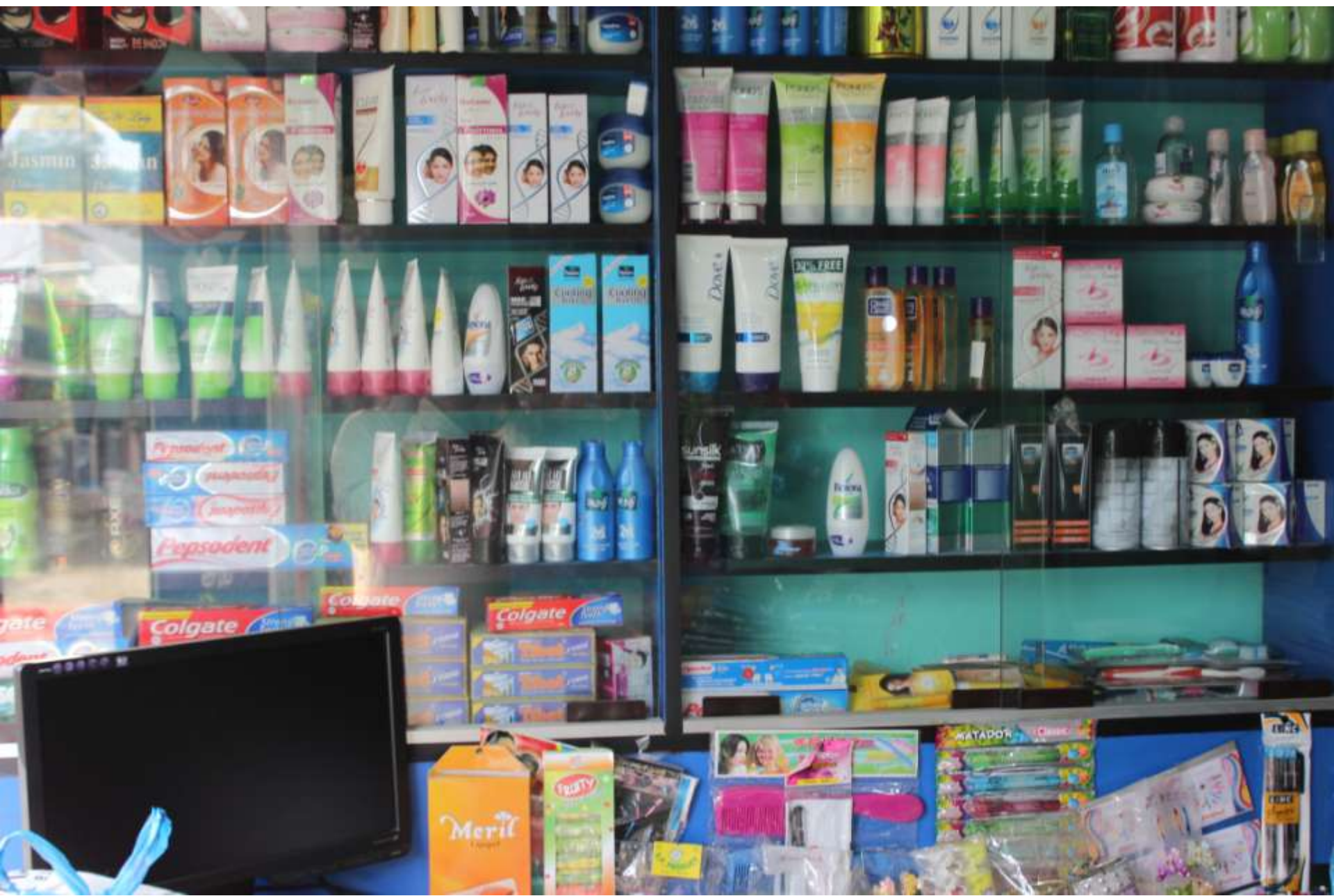
## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures









# FAMILY PICTURE

