

Proposed NU Business Name: **SOHEL TELECOM**



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Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOHEL MIA
Age	:	08-08-1982 (33 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Gazipura Pashchimpara, P.O: Ershadnagor, P.S: Tongi, 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	:	MOST. SELINA BEGUM
(iii) Father's name	:	MD. ABDUL JABBAR
(iv) GB member's info	:	Branch: Gasa Gazipur, Centre # 93(Female), Member ID: 6425, Group No: 04 Member since: 28-07-2001 (14 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: NIL, Outstanding loan: 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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705-075386
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SELINA BEGUM joined Grameen Bank since 14 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL TELECOM
Location	:	Near Al Madina Mosque, Gazipur.
Total Investment in BDT	:	BDT 2,25,000
Financing	:	Self BDT 1,25,000(from existing business) 56% Required Investment BDT 1,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soya bin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Tongi. ▪Agreed grace period is 4 months.

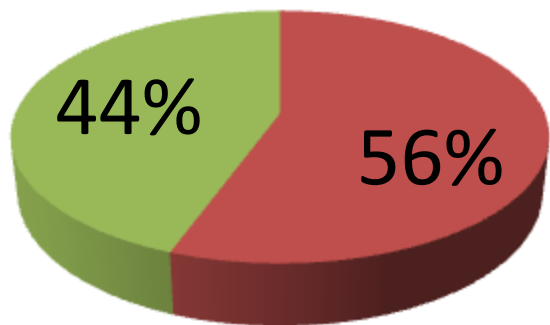
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Various product	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Various product	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		1,500	18,000
Electricity bill		300	3,600
Generator bill		150	1,800
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		150	1,800
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (20 bag x 2,000)	40,000	-	40,000
Pulse (1 x 6000)	6,000	5,000	11,000
Oil	7,500	5,000	12,500
Potato (20 x 1500)	3,000	2,000	5,000
Cosmetics	15,000	18,000	33,000
Tooth paste, Tooth powder, Ice cream, Sugar Spice etc	28,500	46,000	74,500
Fridge	25,000	-	25,000
Biscuit	-	4,000	4,000
Chocolate, Chanachur, Soap, Juice, Salt, Egg etc	-	20,000	20,000
Total	1,25,000	1,00,000	2,25,000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 100,000
- Total 225,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Various product	5,500	165,000	1,980,000	2,079,000
Total Sales (A)	5,500	165,000	1,980,000	2,079,000
Less. Variable Expense				
Various product	4,675	140,250	1,683,000	1,767,150
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity bill		300	3,600	4,000
Generator bill		150	1,800	2,000
Mobile Bill		400	4,800	5,500
Transportation		800	9,600	11,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		200	2,400	3,000
Guard		150	1,800	2,000
Non Cash Item				
Depreciation		417	5,000	5,000
Total Fixed Cost		11,917	143,000	147,000
Net Profit (E) [C-D]		12,833	154,000	164,850
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	154,000	164,850
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		99,000
	Total Cash Inflow	259,000	268,850
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	99,000	208,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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 ব্যাংক
পাঘা, গাজীপুর শাখা

সহজ ঋণের পাশ বই

নাম মোছাঃ সৈয়দা

ঋণী নং ৫৪২৫

গ্রুপ নং ০৪

কেন্দ্র নং ১৬/১৮

কেন্দ্রের নাম গাজীপুর

FAMILY PICTURE

