

Proposed NU Business Name: **SABBIR TELECOM & CONFECTIONARY**



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Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHAIRUL ISLAM
Age	:	20-06-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers
Address	:	Vill: Shahapur, P.O: Arani, P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST PARUL BEOWA
(iii) Father's name	:	LATE ABDUL AZIZ
(iv) GB member's info	:	Branch: Arani, Bagha Centre # 01(Female), Member ID: 1374/4, Group No:04 Member since: 13-03-13 (03 years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: Nil
(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.)	:	Nil
Business Experiences and Training Info	:	08 years experience in running business. Own business 05 Years He has 01 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744663600
Mother's Contact No.	:	01710458139
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARVIN AKTAR BEGUM joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SABBIR TELECOM & CONFECTIONARY
Location	:	Arani baajar
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50000/-(from existing business) 50% Required Investment BDT 50000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 40000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bulb,plastic board,Biscuit, Bed switch, Soft drinks etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Local Company▪Agreed grace period is 3 months.

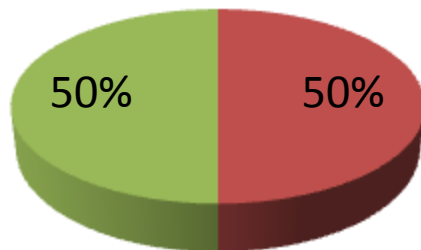
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bulb,plastic board,Biscuit, Bed switch, Soft drinks etc.	3000	90000	1080000
Bikash & Dutch bangla	130	3900	46800
Total Sales (A)	3130	93900	1126800
Less Variable Expense			
Bulb,plastic board,Biscuit, Bed switch, Soft drinks etc.	2700	81000	972000
Total variable Expense (B)	2,700	81000	972000
Contribution Margin (CM) [C=(A-B)	430	12900	154800
Less Variable Expense			
Rent		800	9600
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		120	1440
Mobile bill		200	2400
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		6,300	75600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bulb	10	240	2,400	0	0	0	2,400
Plastic board	150	40	6,000	0	0	0	6,000
Swich holder	10	250	2,500	0	0	0	2,500
Biscuit	21	40	840	0	0	10,000	10,840
Energy bulb	26	180	4,680				4,680
Bed switch	27	280	7,560				7,560
Regulator	30	590	17,700			0	17,700
Soft drinks	4	525	2,100			20,000	22,100
Color bulb	20	39	780				780
Others	0		5,440				5,440
Bikash & Flexiload	0		0			20,000	20,000
Total	0	0	50,000	0	0	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & Mobile accesories	5000	150000	1800000	1890000
Bikash	100	3000	36000	37800
Flexiload	52	1560	18720	19656
Total Sales (A)	5152	154560	1854720	1947456
Less Variable Expense				
Mobile & Mobile accesories	4500	135000	1620000	1701000
Total variable Expense (B)	4,500	135000	1620000	1701000
Contribution Margin (CM) [C=(A-B)	652	19560	234720	246456
Less Variable Expense				
Rent		1,000	12,000	9,800
Electricity bill		500	6000	2000
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Guard		100	1200	1200
Mobile bill		500	6000	3800
Total fixed cost (D)		7,200	86400	78,000
Net Profit (E)= [C-D]		12360	148320	168,456
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	148,320	159,856
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		118,320
	Total Cash Inflow	198320	278176
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	118,320	248176

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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







FAMILY PICTURE

