

Proposed NU Business Name: **SOHEL TELECOM**



Project identification and prepared by: Md Habil Uddin Shah,
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IQBAL HOSSEIN
Age	:	01-01-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	4 Brothers
Address	:	Vill: Sonakanda P.O: Sonakanda ,P.Skeraniganj , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASHATUN
(iii) Father's name	:	MD JAMIR ALI
(iv) GB member's info	:	Branch:Basta Keraniganj, Centre # 59 (Female), Member ID: 6466, Group No:05 Member since: 10-09-06 (05 Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 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	:	10 years experience in running business. Own business 03 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-147071
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Keraniganj Unit, Keraniganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASHATUN joined Grameen Bank since 05 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL TELECOM
Location	:	
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 06 ft= 72 square ft
Security of the shop	:	BDT 100000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Charger, Mobile Battery, Remote, Cover, etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from▪Agreed grace period is 3 months.

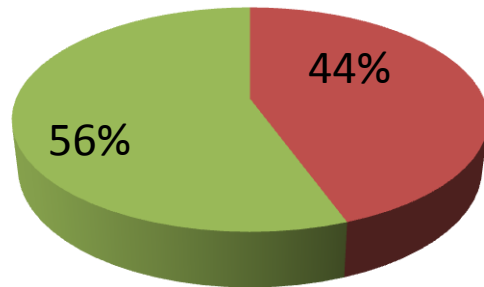
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accessories	900	27000	324000
Servicing	300	9000	108000
Total Sales (A)	1200	36000	432000
Less Variable Expense			
Mobile accessories	675	20250	243000
Total variable Expense (B)	675	20250	243000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Variable Expense			
Rent		3,500	42000
Electricity bill		1000	12000
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		130	1560
Generator		500	6000
Mobile bill		200	2400
Total fixed cost (D)		11,530	138360
Net Profit (E)= [C-D]		4,220	50640

Investment Breakdown

Existing				Proposed			
Particulars	Qty(kg)	Unit Price	Amount	Qty(Kg)	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Charger	50	80	4,000	0	0	0	4,000
Mobile battery	40	250	10,000	0	0	0	10,000
Remote	100	50	5,000	0	0	0	5,000
Cover	53	100	5,300	0	0	0	5,300
Light	38	150	5,700			0	5,700
Others	0	0	10,000	0	0	0	10,000
Mobile	0	0	0	0	0	50,000	50,000
Total		630	40,000	0	0	50,000	90,000

Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile accessories	1400	42000	504000	529200
Servicing	350	10500	126000	132300
Total Sales (A)	1750	52500	630000	661500
Less Variable Expense				
Mobile accessories	1050	31500	378000	396900
Total variable Expense (B)	1,050	31500	378000	396900
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600
Less Variable Expense				
Rent		3,500	42,000	42,000
Electricity bill		1500	18000	18,500
Transportation		1,700	20400	20,600
Salary (self)		5000	60000	60,000
Entertainment		200	2400	2,400
Guard		130	1560	1,560
Generator		500	6000	6,000
Mobile bill		300	3600	3,800
Total fixed cost (D)		12,700	152400	153,300
Net Profit (E)= [C-D]		8300	99600	111,300
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	99,600	111,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		69,600
	Total Cash Inflow	149600	180900
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	69,600	150900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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









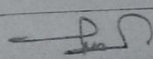


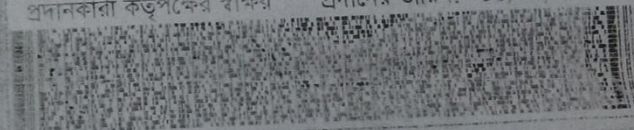


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ ইকবাল হোসেন
Name: Md: Iqbal Hossain
পিতা: মোঃ জমির আলী
মাতা: আশাতুল
Date of Birth: 17 Jan 1988
ID NO: 2613851185842

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী কার্ডটি হারিয়ে
কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: সোনাকান্দা, সোনাকান্দা, ডাকঘর: সোনাকান্দা - ১৫১০,
কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ১৫/০৭/২০০৮



FAMILY PICTURE

