

KHANDAKAR TELECOM AND DIGITAL STUDIO



BRIEF BIO OF THE ENTREPRENEUR

- Name : Md. Khandakar Shofikul Islam (Shofal)
- Address : Vill: Bujrup Jalai Khandakar para, Post: Balar Hat, Thana: Mithapukur, Dist: Rangpur.
- Mother : Mrs. Umme Kulsum, Centre # 60/Mo,
(*Grameen Bank Borrower*) : Member since June 06, 1993
Existing loan - BDT 42,000 Outstanding- BDT 42,000
- Educational Qualification : Dakhil pass
- Experience : Entrepreneurs has 12 (twelve) years of experience in telecom business, mobile servicing and studio business. Entrepreneur started his business with BDT 20,000 (twenty thousand). Now it's value is BDT 200,000 (two lac).

BUSINESS BRIEFING

- ✘ Proposed Business : KHANDAKAR TELECOM AND DIGITAL STUDIO

- ✘ Shop location: Balar Hat Market

- ✘ Total Investment: BDT **500,000**

 - + Financing

 - Self BDT 200,000 (from existing business)

 - Required Investment BDT 300,000 (as equity)

- ✘ **Implementation:**

The business will start with different types of telecom accessories & electronic products, studio, photocopy, bKash, mobile servicing targeting break even within the first year & pay back period is estimated to be five years.

OBJECTIVES

- ✘ Self employment for the entrepreneur;
- ✘ Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- ✘ Provide quality products and services to meet demand for the community;
- ✘ Contribute in improving socio-economic condition.

INVESTMENT BREAKDOWN

Particulars	Existing (BDT)	Proposed (BDT)	Total (BDT)
Computer Machine	22,000	-	22,000
Camera	8,500	25,000	33,500
Laminating Machine	3,500	-	3,500
Photocopy machine	25,000	130,000	155,000
Mobile Parts and Others Equipments of Mobile Servicing	30,000	-	30,000
Fixtures & Fittings (Shop & Decoration)	56,800	30,000	86,800
Electric & Electronics Products	25,000	-	25,000
Cash investment into bkaash	25,000	100,000	125,000
Printer	4,200	15,000	19,200
Total Required Capital	200,000	300,000	500,000

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	200,000	40.00%
Investor's Investment	300,000	60.00%
Total	500,000	100%

EXISTING BUSINESS

Particulars		Existing Business (BDT)		
		Daily	Monthly	Yearly
Estimated Service Revenue /Sales :				
	Photocopy	100	3,000	36,000
	Commission from bKash	35	1,050	12,600
	Mobile Servicing	100	3,000	36,000
	Electronics & Electric Products	200	6,000	72,000
	Studio Service	50	1,500	18,000
Total Service Revenue/Sales		485	14,550	174,600
Less: Estimated Variable Cost :				
	Photocopy	50	1,500	18,000
	bKash	-	-	-
	Mobile Servicing	25	750	9,000
	Electronics & Electric Products	150	4,500	54,000
	Studio Service	25	750	9,000
Total Estimated Variable Cost		250	7,500	90,000
Contribution Margin (CM):		235	7,050	84,600
Less: Fixed Cost:				
	Shop Rent		-	-
	Electricity	-	900	10,800
	Salary	-	5,000	60,000
	Entertainment	-	300	3,600
	Ownership Transfer Fee	-	-	-
Total Fixed Cost		207	6,200	74,400
Net Profit		29.00	850	10,200

FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)			Year 5 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Service Revenue /Sales :															
Photocopy	300	9,000	108,000	330	9,900	118,800	363	10,890	130,680	417	12,524	150,282	480	14,402	172,824
Commission from bKash	250	7,500	90,000	275	8,250	99,000	303	9,075	108,900	333	9,983	119,790	366	10,981	131,769
Mobile Servicing	100	3,000	36,000	110	3,300	39,600	121	3,630	43,560	133	3,993	47,916	146	4,392	52,708
Electronics & Electric Products	200	6,000	72,000	220	6,600	79,200	242	7,260	87,120	266	7,986	95,832	293	8,785	105,415
Studio Service	75	2,250	27,000	83	2,475	29,700	91	2,723	32,670	100	2,995	35,937	110	3,294	39,531
Total Service Revenue/Sales	925	27,750	333,000	1,018	30,525	366,300	1,119	33,578	402,930	1,249	37,480	449,757	1,395	41,854	502,247
Less: Estimated Variable Cost															
Photocopy	150	4,500	54,000	165	4,950	59,400	182	5,445	65,340	209	6,262	75,141	240	7,201	86,412
bKash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mobile Servicing	25	750	9,000	28	825	9,900	30	908	10,890	33	998	11,979	37	1,098	13,177
Electronics & Electric Products	150	4,500	54,000	165	4,950	59,400	182	5,445	65,340	200	5,990	71,874	220	6,588	79,061
Studio Service	38	1,125	13,500	41	1,238	14,850	45	1,361	16,335	50	1,497	17,969	55	1,647	19,765
Total Estimated Variable Cost	363	10,875	130,500	399	11,963	143,550	439	13,159	157,905	492	14,747	176,963	551	16,535	198,416
Contribution Margin (CM):	563	16,875	202,500	619	18,563	222,750	681	20,419	245,025	758	22,733	272,795	844	25,319	303,831
Less: Fixed Cost:															
Shop Rent	-	300	3,600		300	3,600		400	4,800		500	6,000		500	6,000
Electricity		990	11,880		1,089	13,068		1,198	14,375		1,318	15,812		1,449	17,394
Salary	-	6,000	72,000	-	7,000	84,000	-	8,000	96,000	-	9,000	108,000	-	10,000	120,000
Entertainment	-	400	4,800	-	500	6,000	-	600	7,200	-	700	8,400	-	800	9,600
Depreciation	-	4,547	54,560	-	4,547	54,560	-	4,547	54,560	-	4,547	54,560	-	4,547	54,560
Ownership Transfer Fee	-	-	-	-	417	5,000	-	1,389	16,667	-	1,528	18,333	-	1,667	20,000
Total Fixed Cost	408	12,237	146,840	462	13,852	166,228	538	16,133	193,601	586	17,592	211,106	632	18,963	227,554
Net Profit	154.61	4,638	55,660	158.00	4,710	56,522	142.84	4,285	51,424	172.00	5,141	61,689	212.00	6,356	76,277
Cumulative Net Profit:		55,660			112,182			163,606			225,294			301,572	

BREAK EVEN ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Rev)	61%	61%
Fixed Cost	12,237	146,840
Break Even Point (BEP):		
C/M Ratio	61%	61%
Break Even Point sales (BDT)	20,123	241,470

CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Existing Year (BDT)</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>	<i>Year 5 (BDT)</i>
Cash Inflow:						
New Investment	-	300,000	-	-	-	-
Net Profit	(14,060)	55,660	61,522	68,090	80,022	212
Depreciation	24,260	54,560	54,560	54,560	54,560	-
Sale of Camera, Mini-Photocopy Machine, Printer		15,000				
Opening Balance	-	10,200	135,420	221,502	244,152	268,734
Total Cash Inflow	10,200	435,420	251,502	344,152	378,734	268,946
Cash Outflow:						
Hand Cash for Mobile Banking of Bkash	-	100,000	-	-	-	-
Photocopy machine		130,000	-	-	-	-
Camera		25,000				
Fixtures and Fittings (Decoration)	-	30,000	-	-	-	-
Printer		15,000				
Investment Pay Back		-	30,000	100,000	110,000	120,000
Total Cash Outflow	-	300,000	30,000	100,000	110,000	120,000

OUTCOMES

- The business will start with BDT **500,000** and it is expected that by the end of five years after payback of investors' money the entrepreneur's capital will be BDT **501,572**.
- The business will serve the community by selling quality and in demand products and strive to improve every year.

RISK FACTORS

- Theft
- Local competition

RISK MANAGEMENT

- ✘ Adequate precautions to be taken
- ✘ Proper security measures will be taken
- ✘ Close market watch to compete

Thank You









