

SAHAB TELECOM



BRIEF BIO DATA OF THE ENTREPRENEUR

- Name : Md. Sahab Ali
- Age : 25 years
- Address : Vill: Bagdangga, Post: Choramankati, Upazila: Kotwali, Dist: Jessore
Mst. Badoli Banu
- Mother : Centre name: Choramankati, Centre # 19/Mo, Loan No.: 4326
(Grameen Bank Borrower) : Member since May 31, 2007
Existing Loan – BDT 30,000 Outstanding: BDT 15,000
- Educational Qualification : Completed: Graduation, Pursuing: Post Graduation
- Experience : 3 (three) years experience in telecom business. Entrepreneur started his business with BDT 10,000 (Ten thousand) and now it's value is BDT 55,000, (fifty five thousand).

BUSINESS BRIEFING

- Business Name: Sahab Telecom
- Shop location: Abdulpur Bazar, Jessore
- Total Investment: **BDT 255,000**
 - + Financing
 - Self BDT 55,000** (from existing business)
 - Required Investment BDT 200,000** (as equity)
- **Implementation:**

The business is running with different items of telecom products and services such as flexi-load, bkaash, mobile set, mobile accessories, electronics products etc, targeting break even point within the first year & pay back period is estimated to be four years.

OBJECTIVES

- Become a Prominent Nobin Udyokta;
- Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- Provide quality goods to meet demand in the community;
- Contribute in improving socio-economic condition.

ADDITIONAL INFORMATION

- Entrepreneur is GB education loanee;
- Salary will be use to meet his own expenses & pay back education loan;
- No credit sales;
- He has trade license & ownership in his own name.

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Mobile Set (Various Models)	-	30,000	30,000
Mobile Accessories	1,000	30,000	31,000
bKash	10,000	80,000	90,000
Flexi-load	10,000	-	10,000
Electronic Products	-	25,000	25,000
Security Deposit (Advance)	10,000	-	10,000
Computer	20,000	-	20,000
Printer	-	5,000	5,000
Fixtures & Fittings	4,000	30,000	34,000
Total	55,000	200,000	255,000

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	55,000	22%
Investor's Investment	200,000	78%
Total	255,000	100%

EXISTING BUSINESS

Particulars		Existing Business		
		Daily	Monthly	Yearly
Estimated Service Revenue/Sales :				
	Mobile Accessories Sales	50	1,300	15,600
	Mobile set Sales	-	-	-
	Electronic products Sales	-	-	-
	Flexi-load (Commission)	82	2,137	25,646
	Multi-media & printing	50	1,300	15,600
	bkash (Commission)	43	1,118	13,416
Total Service Revenue/Sales		225	5,855	70,262
Less: Estimated Variable Cost :				
	Mobile Accessories	43	1,105	13,260
	Mobile set	-	-	-
	Electronics products	-	-	-
	Flexi-load	-	-	-
	Multi-media & printing	22	559	6,708
	bkash	-	-	-
Total Estimated Variable Cost		64	1,664	19,968
Contribution Margin (CM):		161	4,191	50,294
Less: Fixed Cost:				
	Shop Rent		300	3600
	Electricity		400	4800
	Salary (Self)		2000	24000
	Others		600	7,200
	Depreciation	-	-	4,400
Total Fixed Cost			3,300	44,000
Net Profit		161	891	6,294
Cumulative Net Profit:				6,294

KEY ASSUMPTIONS (I/S)

- Sales growth will be 300% in the 1st year of capital injection and 20% every year thereafter.
- Gross Profit on products on an average is estimated to be 15%.
- Salary of entrepreneur will increased every year in the range of 10% to 15%.
- Depreciation has been charged on furniture @ 10% and on Computer and Printer @ 20%.

FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Service Revenue/Sales :												
Mobile Accessories Sales	200	5,200	62,400	240	6,240	74,880	288	7,488	89,856	346	8,986	107,827
Mobile set Sales	-	2,400	28,800	-	3,600	43,200	-	5,400	64,800	-	8,100	97,200
Electronics products Sales	200	5,200	62,400	240	6,240	74,880	288	7,488	89,856	346	8,986	107,827
Flexi-load (Commission)	110	2,850	34,195	132	3,420	41,034	145	3,761	45,138	159	4,138	49,651
Multi-media & printing	75	1,950	23,400	90	2,340	28,080	108	2,808	33,696	130	3,370	40,435
bkash (Commission)	129	3,354	40,248	258	6,708	80,496	323	8,385	100,620	387	10,062	120,744
Total Service Revenue/Sales	714	20,954	251,443	960	28,548	342,570	1,151	35,330	423,966	1,367	43,640	523,685
Less: Estimated Variable Cost :												
Mobile Accessories	170	4,420	53,040	204	5,304	63,648	245	6,365	76,378	294	7,638	91,653
Mobile set		2,040	24,480		3,060	36,720		4,590	55,080		6,885	82,620
Electronics products	170	4,420	53,040	204	5,304	63,648	245	6,365	76,378	294	7,638	91,653
Flexi-load	-	-	-	-	-	-	-	-	-	-	-	-
Multi-media & printing	39	1,006	12,074	77	2,012	24,149	97	2,516	30,186	116	3,019	36,223
bkash	-	-	-	-	-	-	-	-	-	-	-	-
Total Estimated Variable Cost	379	11,886	142,634	485	15,680	188,165	586	19,835	238,021	704	25,179	302,149
Contribution Margin (CM):	335	9,067	108,809	474	12,867	154,405	565	15,495	185,944	663	18,461	221,536
Less: Fixed Cost:												
Shop Rent	-	400	4,800	-	400	4,800	-	400	4,800	-	400	4,800
Electricity	-	500	6,000	-	600	7,200	-	700	8,400	-	800	9,600
Salary (Self)	-	3,000	36,000	-	3,500	42,000	-	4,000	48,000	-	4,500	54,000
Others		600	7,200		700	8,400		750	9,000		800	9,600
Depreciation	-	-	8,400	-	700	8,400	-	700	8,400	-	700	8,400
Ownership Transfer Fee	-	-	-	-	556	6,667	-	1,389	16,667	-	1,389	16,667
Total Fixed Cost	-	4,500	62,400	-	6,456	77,467	-	7,939	95,267	-	8,589	103,067
Net Profit	335	4,567	46,409	474	6,412	76,939	565	7,556	90,678	663	9,872	118,469
Cumulative Net Profit:			46,409			123,348			214,025			332,494

BREAK EVEN ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Rev)	43%	
Break Even Point (BEP):	4,500	62,400
	43%	43%
Break Even Point on sales (in BDT)	10,399	144,198

CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Existing Business</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
Cash Inflow:					
New Investment		200,000	-	-	-
Net Profit (Ownership transfer fee added back)	6294.4	46,409	83,605	107,344	135,136
Depreciation	4400	8,400	8,400	8,400	8,400
Opening Balance		10,694	36,503	88,509	104,253
Total Cash Inflow	10694.4	265,503	128,509	204,253	247,789
Cash Outflow:					
Mobile set	-	30,000	-	-	-
Mobile Accessories	-	30,000	-	-	-
Electronics products	-	25,000			
bKash	-	90,000			
Flexi-Load	-	10,000			
Fixtures & Fittings	-	34,000			
Security Deposit	-	10,000			
Investment Pay Back (including ownership transfer fee)	-	-	40,000	100,000	100,000
Total Cash Outflow	-	229,000	40,000	100,000	100,000
Total Cash Surplus	10,694	36,503	88,509	104,253	147,789

OUTCOMES

- The business will start with BDT **255,000** and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT **387,494**
- The business will serve the community by selling quality and in demand telecom products and services and strive to improve every year.

RISK FACTORS

- Theft
- Local competition
- Political Unrest
- Fire

RISK MANAGEMENT

- Night guard deployment
- Keeping adequate sand and ensure source of water
- Close market watch to compete

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চলো গল্প শুভবে



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৪.১৭ পয়সা

প্রতি ১০ সেকে





Thank You