

Proposed NU Business Name: **SOHANA TELECOM**



Project identification and prepared by: MD. Shahidul Islam,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL MIAH
Age	:	10-12-1981 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Ghunikishor, P.O: Ghunikishor, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	JOHURA BEGUM
(iii) Father's name	:	BELAYET HOSSAIN
(iv) GB member's info	:	Branch: Atia, Delduar, Centre # 46(Male), Member ID: 1941, Group No: 02 Member since: 29-09-1980 (35Years) First loan: BDT 2,000 taka.
Further Information:		Existing Loan: BDT 44,000 Outstanding loan: BDT 28,512
(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	:	14 years experience in running business. He has 1 year training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-200986
Mother's Contact No.	:	01733-192103
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELAYET HOSSAIN joined Grameen Bank since 35 years ago. At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHANA TELECOM
Location	:	Selimpur, Delduar, Tangail.
Total Investment in BDT	:	BDT 1,05,000/-
Financing	:	Self BDT 55,000/- (from existing business) 52% Required Investment BDT 50,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Chanachur, Biscuit, Cosmetics etc.▪Provide Flexi-load service.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

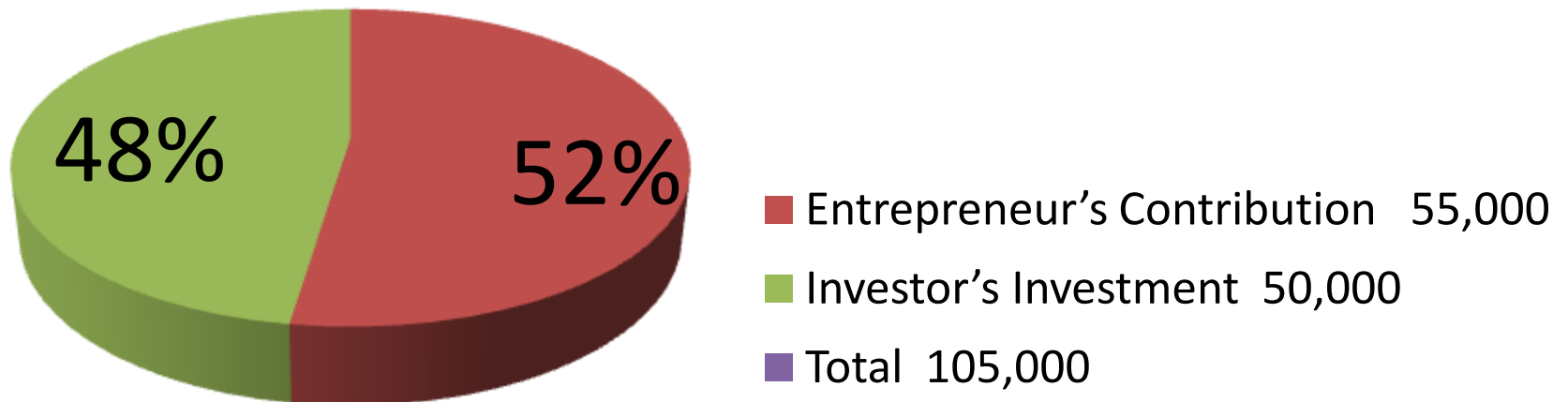
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	2,200	66,000	792,000
Flexi-load	54	1,620	19,440
Total Sales (A)	2,254	67,620	811,440
Less. Variable Expense			
Confectionery Item	1,870	56,100	673,200
Total variable Expense (B)	1,870	56,100	673,200
Contribution Margin (CM) [C=(A-B)]	384	11,520	138,240
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard		250	3,000
Entertainment		200	2,400
Total fixed Cost (D)		6,550	78,600
Net Profit (E) [C-D]		4,970	59,640

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft drinks, Chanachur, Biscuit	5,000	10,000	15,000
Clear Bulb, Lippel, Chips	10,000	30,000	40,000
Flexi-load	10,000	-	10,000
Fridge	30,000	-	30,000
Cosmetics	-	10,000	10,000
Total	55,000	50,000	105,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	3,850	115,500	1,386,000	1,455,300
Flexi-load	54	1,620	19,440	20,412
Total Sales (A)	3,904	117,120	1,405,440	1,475,712
Less. Variable Expense				
Confectionery Item	3,273	98,175	1,178,100	1,237,005
Total variable Expense (B)	3,273	98,175	1,178,100	1,237,005
Contribution Margin (CM) [C=(A-B)]	632	18,945	227,340	238,707
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Guard		250	3,000	3,500
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		500	6,000	6,000
Total Fixed Cost		7,150	85,800	88,000
Net Profit (E) [C-D]		11,795	141,540	150,707
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	141,540	150,707
1.3	Depreciation (Non cash item)	6,000	6,000
1.4	Opening Balance of Cash Surplus		117,540
	Total Cash Inflow	197,540	274,247
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	117,540	244,247

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

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গ্রামীণফোন

সোহানা টেলিকম

গাঙ্গানগর, বোরখার, ভোপড়া, সালদিয়া

Advertisement banners for Gramin Phone products and services, including offers like '36' and '5000H'.











FAMILY PICTURE

