

## Proposed NU Business Name: **SHAHIN TELECOM**



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Sherpur Unit, Bogra

Project verified by: Mojaharul Islam Sarker



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHAHIN ALAM</b>
Age	:	20-08-1994 (22 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Gosaibari, P.O: Altadighee, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. ASHRAFUN NAHAR</b>
(iii) Father's name	:	<b>MD ABDUR RAHIM</b>
(iv) GB member's info	:	Branch: Garidoho Sherpur, Centre # 37 (Female), Member ID: 2530, Group No: 03 Member since: (08 Years) First loan: BDT 10,000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-609022
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ASHRAFUN NAHAR** joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHIN TELECOM</b>
Location	:	Gosaibari Bot tola, Sherpur
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 125,000/-(from existing business) 68% Required Investment BDT 60,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 9 ft= 72 square ft
Security of the shop	:	BDT 4,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Telecom Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

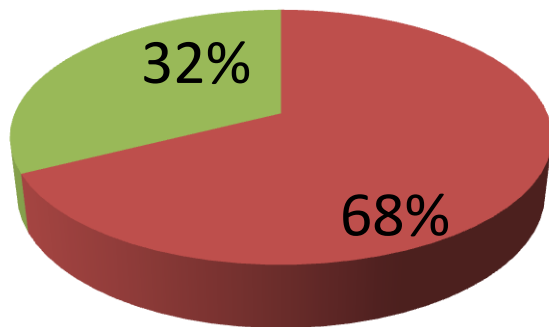
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile phone & Accessories	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Mobile phone & Accessories	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		250	3,000
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard		100	1,200
Entertainment		150	1,800
Transportation		500	6,000
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Winmax (5 x 1500)	7,500	30,000	37,500
Winstar (5 x 1500)	7,500	0	7,500
Symphony (5 x 1600)	8,000	0	8,000
Mobile Phone (20 x 1500)	30,000	5,000	35,000
Battery (100 x 200)	20,000	10,000	30,000
Mobile Charger (50 x 100)	5,000	6,000	11,000
Cover (26 x 150)	3,900	5,000	8,900
Remote (25 x 100)	2,500	2,000	4,500
Memory Card, Pen drive (30 x 350)	10,500	0	10,500
Others	30,100	2,000	32,100
<b>Total</b>	<b>125,000</b>	<b>60,000</b>	<b>185,000</b>

## Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 60,000
- Total 185,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Mobile phone & Accessories	4,000	120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Mobile phone & Accessories	3,400	102,000	1,224,000	1,285,200
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
<b>Less. Fixed Expense</b>				
Rent		250	3,000	3,000
Electricity Bill		700	8,400	9,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Guard		100	1,200	1,200
Entertainment		150	1,800	2,200
Transportation		800	9,600	11,500
<b>Total Fixed Cost</b>		<b>7,400</b>	<b>88,800</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,600</b>	<b>127,200</b>	<b>134,400</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	127,200	134,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		91,200
	<b>Total Cash Inflow</b>	<b>187,200</b>	<b>225,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>91,200</b>	<b>189,600</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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টেলিকম

এখানে: সিম কার্ড

ব্যাটারী, চার্জার

হেড ফোন বিক্রয়

করা হয়।

এক  
গান ডাউনলোড  
করা।







# FAMILY PICTURE

