

Proposed NU Business Name: **MS NEW TELECOM**



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Project verified by: Md Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOSIM UDDIN
Age	:	15-01-1993 (24 Years)
Education, till to date	:	B. Com
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Dhonbari, P.O: Dhonbari, P.S: Dhonbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JORINA BEGUM
(iii) Father's name	:	ANSAR ALI
(iv) GB member's info	:	Branch: Chalash Modhupur, Centre # 78 (Female), Member ID: 5902, Group No: 01 Member since: 01-06-1995 (20 Years) First loan: BDT 3,000 Taka.
Further Information:		Existing loan:, Outstanding loan:
(v) Who pays GB loan installment	:	-
(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.)	:	None
Business Experiences and Training Info	:	4 years experience in running business. 4 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-304747
Family's Contact No.	:	01763-962122
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JORINA BEGUM Joined Grameen Bank Since 20 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS NEW TELECOM
Location	:	Kendua road, Dhonbari Bazaar, Tangail
Total Investment in BDT	:	BDT 530,000
Financing	:	Self BDT 450,000 (from existing business) 85% Required Investment BDT 80,000 (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 8 ft= 160 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Dhonbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Mobile	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Rent		2,000	24,000
Entertainment		400	4,800
Guard		100	1,200
Salary (staff) (1)		3,000	36,000
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	100	2000	200,000	25	2000	50,000	250,000
Battery	80	200	16,000	70	200	14,000	30,000
Charger	170	70	11,900	100	70	7,000	18,900
Head phone	40	50	2,000	40	50	2,000	4,000
Memory	20	250	5,000	20	250	5,000	10,000
Caching	30	15	450	30	15	450	900
Cover	170	80	13,600	0	0	0	13,600
Others	1	1050	1,050	1	1550	1,550	2,600
Security	1	200000	200,000	0	0	0	200,000
Total	612		450,000	286		80,000	530,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Mobile	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Electricity Bill		500	6,000	7,000	7,500
Mobile Bill		600	7,200	8,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,200	14,400	16,500	18,500
Rent		2,000	24,000	24,000	24,000
Entertainment		400	4,800	5,500	6,000
Guard		100	1,200	1,500	1,800
Salary (staff) (1)		3,000	36,000	36,000	36,000
Total Fixed Cost		12,800	153,600	158,500	162,300
Net Profit (E) [C-D)		14,200	170,400	181,700	194,910
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	170,400	181,700	194,910
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		138,400	288,100
	Total Cash Inflow	250,400	320,100	483,010
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	138,400	288,100	451,010

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 4 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

WALTON MOBILE

WALTON



WALTON

Your
ULTIMATE
Time Machine

WALTON MOBILE

WALTON M



Your ULTIMATE Time Machine



SYMPHONY
new experience

- Dual SIM
- 600mAh Battery
- Supports upto 18GB

B17



SYMPHONY
new experience

WALTON MOBILE



Big Battery

Capture and share

CE 0720
WALTON MOBILE

WALTON MOBILE



WALTON

MOBILE

WALTON MOBILE

WALTON

A man in a plaid shirt stands in the center of the store, pointing towards a mobile phone box on a shelf.

Another man is partially visible on the left side of the image, standing near a red counter.

The background shows a large glass display case filled with various mobile phone models and their packaging.

The shelves are filled with numerous mobile phone boxes, many of which are red and white, indicating different models or promotions.

WALTON MOBILE

WALTON



WALTON MOBILE



FAMILY PICTURE

