

Proposed NU Business Name: **MA MOBILE TELECOM**



Project identification and prepared by: MD.Mehedi hasan
Sweet,
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Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHFUJUR RAHMAN
Age	:	01-01-1994(23 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Sisters 2 Brothers
Address	:	Vill:Goshinga P.O: Goshinga Thana: Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAHFUJA
(iii) Father's name	:	RAFIQUL ISLAM
(iv) GB member's info	:	Branch: Goshinga,Sreepur, Centre # 45 (Female), Member ID: 4621, Group No: 04 Member since: 08-05-2007(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 26,000, Outstanding loan: BDT: 1976
(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.)	:	No
Business Experiences and Training Info	:	2 Years of other business.2 Years 6 month experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726351026
Mother's Contact No.	:	01713508996
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAHFUJA joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

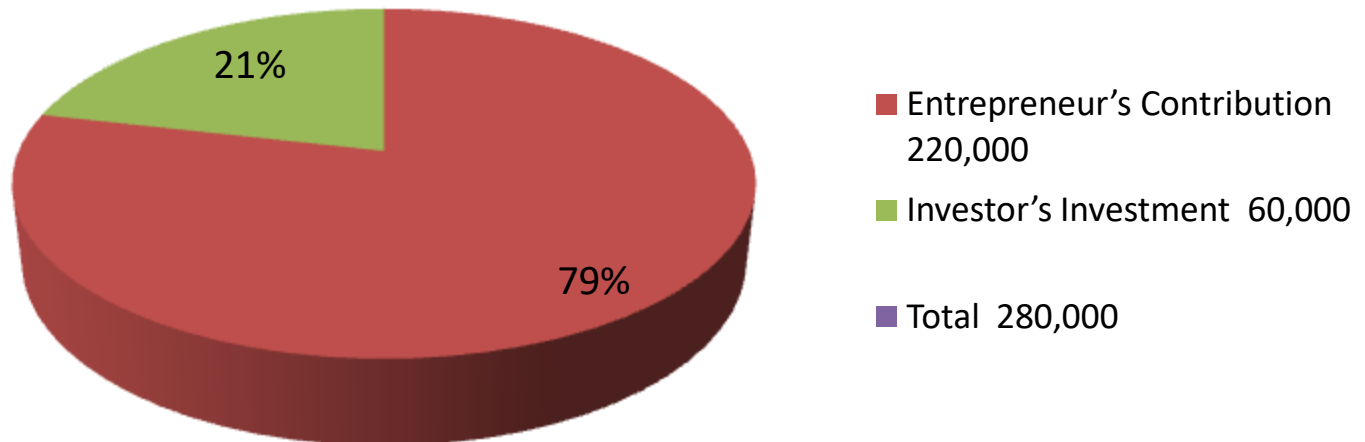
Proposed Nobin Udyokta Business Info

Business Name	:	MA MOBILE TELECOM
Location	:	Goshinga
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile,charger,Battery etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka Mawna.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Mobile,charger,Battery etc	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Mobile,charger,Battery etc	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		600	7200
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		300	3600
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8900	106800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	50	1,500	75000	50	1,200	60,000	135,000
Charger	4	2,500	10000			0	10,000
Battery	100	80	8000			0	8,000
Bkash	0	0	30000			0	30,000
Memory	3	5000	15000			0	15,000
Rubbur	150	80	12,000			0	12,000
Box			2,000			0	2,000
Flexoload			48,000			0	48,000
Security			20,000			0	20,000
			0			0	0
	307	9160	220,000	50	1,200	60,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile,charger,Battery etc	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Mobile,charger,Battery etc	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		600	7200	7500	7800
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8900	106800	107380	107969
Net Profit (E)= [C-D]		8350	100200	105210	110471
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	100,200	105210	110470.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76200	157410
	Total Cash Inflow	160,200	181,410	267,881
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	76,200	157,410	243,881

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0, Others:0
Experience & Skill : 02 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





