

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



Project identification and prepared by: Md. NAZIMUDDIN MIA  
Tangail NAGARPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD.KAWSAR HOSSAIN</b>
Age	:	10-04-1995( 23 Years)
Education, till to date	:	H,S,C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2Brother & 0Sisters.
Address	:	Vill: SANTINAGAR,P.sGOYHATA, P.S:NAGARPUR 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	:	<b>MOST:MASUDA</b>
(iii) Father's name	:	<b>MD:KHANDAKUR SHAPON</b>
(iv) GB member's info	:	Branch:GOYHATA, NAGARPUR TANGAIL, Centre#22(Female), Member ID:8162 Group No:06 Member since:20/05/1999 (8Years) First loan: BDT 8000 /- Outstanding loan: 89000/-
Further Information:		
(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	:	2 years experience in running business. He has no training
Other Own/Family Sources of Income	:	BUSINESS
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01709437127
Family's Contact No.	:	01793391493
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

### **MOST:MASUDA**

joined Grameen Bank 08years ago. At first she took BDT 8000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in BUSINESS

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM TELECOM</b>
Location	:	GOY HATA, BAZZAR NAGARPUR TANGAIL
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 120000/- (from existing business) 71 % Required Investment BDT 50,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100square ft
Security of the shop	:	-50,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: BIKASH, GRAMEEN LOAD, MOBILE , MEMORY CARD, CHARGER, HEAD PHONE, SIM, GLASS PAPER etc .</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from TANGAIL .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

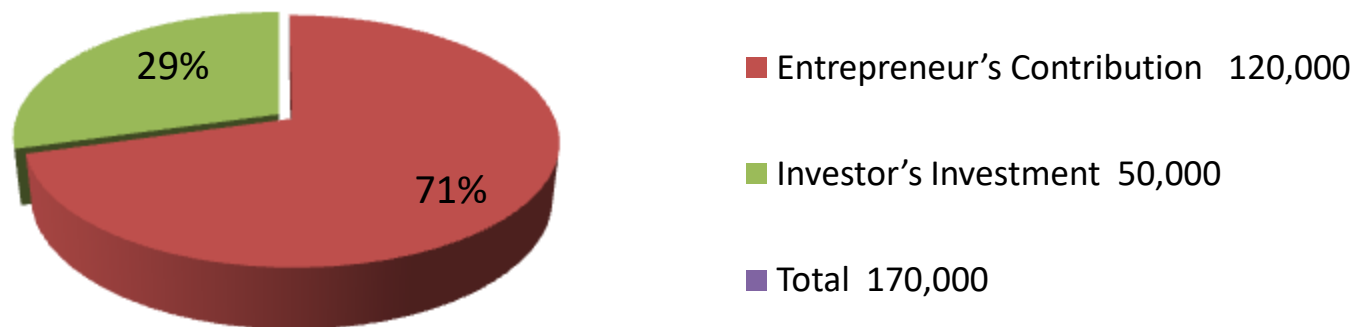
## Existing Business

**BDT (TK)**

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
BIKASH, GRAMEEN LOAD, MOBILE , MEMORY CARD, CHARGER, HEAD PHONE, SIM, GLASS PAPER		67000	804000
<b>Total Sales (A)</b>		<b>67000</b>	<b>804000</b>
<b>Less. Variable Expense</b>			
BIKASH, GRAMEEN LOAD, MOBILE , MEMORY CARD, CHARGER, HEAD PHONE, SIM, GLASS PAPER		53600	643200
<b>Total variable Expense (B)</b>		<b>53600</b>	<b>643200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>13400</b>	<b>160800</b>
<b>Less. Fixed Expense</b>			
Rent		600	7200
Electricity Bill		700	8400
Transportation		500	6000
Salary(Self)		5000	60000
Entertainment		500	6000
Guird		100	1200
GENATER		200	2400
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>7900</b>	<b>94800</b>
<b>Net Profit (E) [C-D)</b>		<b>5500</b>	<b>66000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
MOBILE	4000	40000	44000
SMART MOBILE	6500		6500
MAXMISE MOBILE	10000		10000
GLASS PAPER	18000		18000
CHARGER	3500		3500
HEAD PHONE	2000		2000
COVER	10000		10000
MEMORY CARD	2000		2000
EXTRA	14000		14000
BIKASH		10000	10000
Security	50000		50000
<b>Total</b>	<b>120,000</b>	<b>50000</b>	<b>170,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
BIKASH, GRAMEEN LOAD, MOBILE , MEMORY CARD, CHARGER, HEAD PHONE, SIM, GLASS PAPER	2233	66990	803880	844074
<b>Total Sales(A)</b>	<b>2233</b>	<b>66990</b>	<b>803880</b>	<b>844074</b>
<b>Less Variable Expense (B)</b>				
BIKASH, GRAMEEN LOAD, MOBILE , MEMORY CARD, CHARGER, HEAD PHONE, SIM, GLASS PAPER	<b>1786</b>	<b>53592</b>	<b>643104</b>	675259.2
<b>Total Variable Expense</b>	<b>1786</b>	<b>53592</b>	<b>643104</b>	<b>675259.2</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>447</b>	<b>13398</b>	<b>160776</b>	<b>168814.8</b>
<b>Less Fixed Expense</b>				
Rent		600	7200	7200
Electric Bill		700	8400	100800
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		500	6000	6000
Entertainment		100	1200	1200
Guard		200	2400	2400
Generator		300	3600	3600
Mobile Bill		0	0	0
<b>Total Fixed Cost (D)</b>		<b>7900</b>	<b>91200</b>	<b>183900</b>
<b>Net Profit (E)= [C-D]</b>		<b>5498</b>	<b>65976</b>	<b>69274.8</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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	50,000	
1.2	Net Profit	65,976	69274.8
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		35976
	<b>Total Cash Inflow</b>	<b>115,976</b>	<b>105,251</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>35,976</b>	<b>75,251</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

# মীম টোলকম ডিজিটাল স্টুডিও

প্রাঃ খন্দকার কাউসার আহমেদ (নোবাঃ ০১৭১৭৬৩৭১২৭  
০১৭১৭৬৩৭১২৭)

স্থানে বিকাশ ও ডাচ বাংলা করা হয়  
এক সকল প্রকার মোবাইল বিক্রি করা হয়  
ও ছবি তোলা হয়।





bKash

অয়োজনে আছে  
বিকাশ

bKash

bKash

অয়োজনে আছে  
বিকাশ

bKash

bKash

মাওয়াত

How you  
use the bKash  
service will  
determine how  
fast you can  
get your money

MB  
GB





টোলকম ডিজিটাল

কার কার্ডসার আহম্মেদ (সিএমএ) ১৭০৭৭৩  
১১৪৭-৭

নবিকর্ষ ও ডাচ বাংলা

সকল প্রকার মোবাইল বিক্রি  
ও ছবি তোলা হয়।









আমার হাতে  
বাংলাদেশের  
সবচেয়ে নেটওয়ার্ক

প্রয়োজনে পাশে  
বিকাশ

ইন্টারনেট রিচার্জ,  
top-up ও  
সাবাহিল মানি অর্ডার  
সহ



# FAMILY PICTURE

