

Proposed NU Business Name: **MITUN TELICOM**



Project identification and prepared by :Md nurul islam  
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



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

Name	:	<b>MD. MAZHARUL ISLAM</b>
Age	:	20-05-1991(27years )
Education, till to date	:	Nine
Marital status	:	un marrid
Children	:	0son 0doughter
No. of siblings:	:	02 brother 01 sisters
Address	:	Vill:vanur taki ,P.O:kalikoar P.S: Kaliakair, 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	:	<b>SAHAERA KHATUN</b>
(iii) Father's name	:	<b>MD:SONAMUDDIN</b>
(iv) GB member's info	:	Branch: kaliakoar, Centre # 25/g (Female), Member ID: 2725 ,Group No: 02 Member since: 01/01/1988( 30Years) First loan: BDT 25,00
Further Information:		Existing Loan: 50000 Outstanding loan:25000
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793070720
Mother's Contact No.	:	01738919020
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHEARA KHATUN** joined Grameen Bank since 30years ago. At first she took 25,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

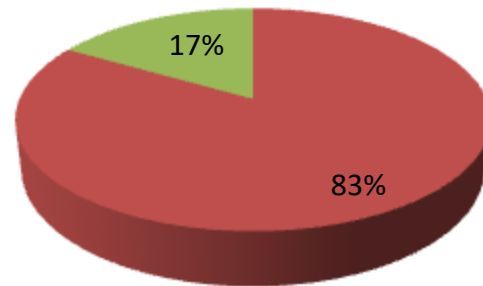
Business Name	:	<b>MITUN TELICOM</b>
Location	:	Vill:vanur tak PO:;kaliakoar, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 1800,000/-
Financing	:	Self BDT 150000/-(from existing business) 83% Required Investment BDT 30000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11ft x 5 ft= 55 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobail,battery,charger,hadphone,mamori,sim,lode etc	2300	69000	828000
		0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
mobail,battry,charger,hadphone,mamori,sim,lode, etc	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		350	4200
Total Fixed Cost (D)		8300	99600
Net Profit (E)≡ [C-D]		5500	66000

Investment Breakdown							
Existing				Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
mobail	8	1000	8000	02	7500	15000	23000
battery	100	200	20000			5000	25000
charger	75	100	7500			5000	12500
hadphone	50	100	5000			5000	10000
mamori	02	410	820				820
sim	20	100	20000				20000
lod			40000				40000
other			48680				48680
			150000			30000	180000

### Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 30,000
- Total 180,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Mobail,battery,charger,hadphone,mamori,sim,etc	2600	78000	936000	982800	1031940
0	0				
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
Mobail,battery,charger,hadphone,sim,mamori,etc	2080	62400	748800	786240	825552
<b>Total Variable Expense</b>	<b>2080</b>	<b>62400</b>	<b>748800</b>	<b>786240</b>	<b>825552</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		600	7200	7560	7938
Transportaion		500	6000	6000	6000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2520	2646
Gard		450	5400	5400	5400
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2400	2400
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>	<b>100080</b>	<b>100584</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30000		
1.2	Net Profit	87600	96480	105804
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80100	98304
	<b>Total Cash Inflow</b>	<b>117600</b>	<b>176580</b>	<b>204108</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	<b>Total Cash Outflow</b>	<b>42000</b>	<b>12000</b>	<b>12000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75600</b>	<b>164580</b>	<b>192108</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
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

Pictures



it 2180

it 5600

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Bikash Agent  
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017232356381

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DRY  
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আমি নিজস্ব বাইকে  
টাকা পাঠাই না প্রথম  
করি না। আইন ভেঙে  
নিজস্ব বাবসা করি।

ফরম পূরণের নিয়মিকা

স্বাস্থ্য সুরক্ষার নিয়মিকা

স্বাস্থ্য সুরক্ষার নিয়মিকা

# FAMILY PICTURE

