

Proposed NU Business Name: **MITHU TELECOM**



Project identification and prepared by: Mohammad Fazlul Haq
Sonagazi, Feni.

Project verified by: MD. Abadat Hossain Sarkar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. SHAH IMRAN
Age	:	06/06/1988 (30 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brathers 01 Sister
Address	:	Vill: Laxmipur P.O: Sowrajpur , P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHELA BEGUM
(iii) Father's name	:	LATE-SHAH ALAM
(iv) GB member's info	:	Branch: Mongolkandi, Centre # 17/(Female), Member ID: 6284/1, Group No: 13 Member since: 15-03-2011(06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 5,000/- Outstanding loan: BDT 4780/-
(v) Who pays GB loan installment	:	Brother
(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	:	04 Years Experience 04 In Running Business. He Has 01 Year Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01727-943622
Mother's Contact No.	:	01743-404243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHELA BEGUM joined Grameen Bank since 06 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

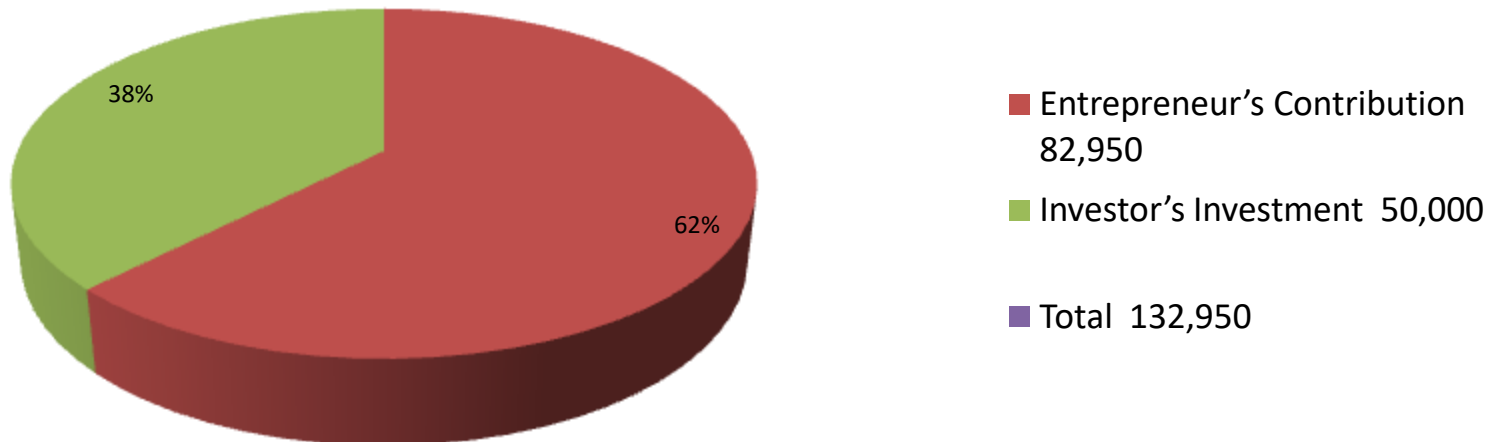
Business Name	:	MITHU TELECOM
Location	:	Miar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 132950/-
Financing	:	Self BDT 82950/- (From Existing Business) 62% Required Investment Bdt,50,000(as Equity) 38%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	15,000
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Mobile,Batery,Charger,Mobile Parts, Servicing & others.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobile,Batery,Charger,Servecing & Others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Mobile,Batery,Charger,Servecing & Others	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		500	6000
Electric Bill		450	5400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7050	84600
Net Profit (E)= [C-D]		7950	95400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Mobile Batery	40	200	8,000	25	200	5,000	13,000
Charger	60	75	4,500	0	0	5,000	9,500
Cover	50	50	2,500	0	0	0	2,500
Bulb	60	25	1,500	0	0	0	1,500
switch			1,000				1,000
Catching	100	80	8,000	0	0	0	8,000
Headphone	5	50	250				250
Parts			5,000			5,000	5,000
Hotgan	1	2,200	2,200	0	0	0	2,200
Mobile			0			35,000	35,000
Computer	1	35,000	35,000	0	0	0	35,000
Security			15,000				15,000
Total	317	37,680	82,950	25	200	50,000	127,950



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile,Batery,Charger,Servcing & Others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Mobile,Batery,Charger,Servcing & Others	2250	67500	810000	850500	893025
Total Variable Expense	2250	67500	810000	850500	893025
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		450	5400	5700	6000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7050	81000	81520	82046
Net Profit (E)= [C-D]		15450	185400	194670	204404
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	185,400	194670	204403.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		165400	340070
	Total Cash Inflow	235,400	360,070	544,474
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	165,400	340,070	524,474

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Miar bazar,sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







