

# MIZAN TELECOM



Project prepared by: Mizanur Rahman Patwary  
**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>MIZANUR RAHMAN</b>
Age	:	02-09-1980 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: 50/7 Kachkura P.O: Kachkura P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>SAMSUN NAHAR RUNU</b>
(iii) Father's name	:	Mr. <b>ABDUL GOFRAN MASTER</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 60 (Female), Member ID: 4927, Group No: 05 Member since: 12-11-1989 (25 Years) First loan: 2,500 taka.
Further Information:		Existing loan: 12,000 Taka Outstanding loan: 1,700 Taka
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-519719
Father Contact No.	:	01747-009933
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Samsun Nahar Runu is a member of Grameen Bank since 25 years. At first she took 2,500 taka loan from Grameen Bank. Samsun Nahar Runu gradually took loan from GB. Utilize loan in her husband cloth business. She also made a house & purchase land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIZAN TELECOM</b>
Location	:	Kachkura Bazar, Uttarkhan, Dhaka
Total Investment in BDT	:	5,05,000 taka
Financing	:	Self BDT 2,05,000 (from existing business) 41% Required Investment BDT 3,00,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪ Mobile Phone are available here.</li><li>▪ After getting equity fund 30 smart phone will be purchase.</li><li>▪ Provide Bkash, U-Cash, My-Cash Flexi-Load Service.</li><li>▪ Average daily transaction on Bikash &amp; U-Cash BDT 50,000 ,but demand for Bikash &amp; U-Cash is BDT 1,20,000.</li><li>▪ Provide bill pay service.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ After getting equity fund one employee will be appointed.</li><li>▪ The shop is rented.</li><li>▪ Agreed grace period is 4 months.</li></ul>

## Existing Business

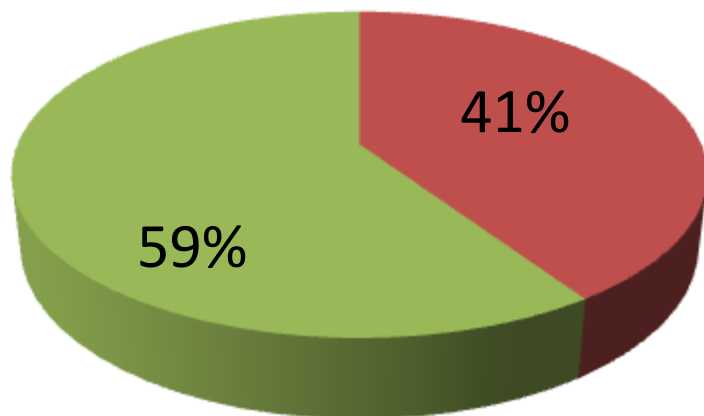
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bikash n& U-Cash (50,000 /1,000) x 4	200	6,000	72,000
Bill Pay (20 x 10)	200	6,000	72,000
Flexi-Load (5000/ 1000) * 27	135	4,050	48,600
Mobile Phone	2,100	63,000	756,000
<b>Total Sales (A)</b>	<b>2,635</b>	<b>79,050</b>	<b>948,600</b>
<b>Less. Variable Expense</b>			
Mobile Phone	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>635</b>	<b>19,050</b>	<b>228,600</b>
<b>Less. Fixed Expense</b>			
Rent		4,500	54,000
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Entertainment		200	2,400
Salary (self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>12,200</b>	<b>146,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,850</b>	<b>82,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bikash	54,000	70,000	1,24,000
Mobile Phone (30 pcs)	70,000	1,00,000	1,70,000
Electricity bill, Gas bill, Water bill	50,000	80,000	1,30,000
Flexi-Load	10,000	-	10,000
Computer	15,000	-	15,000
Furniture	6,000	18,000	24,000
Accessories & SIM Card	-	32,000	32,000
<b>Total</b>	<b>2,05,000</b>	<b>3,00,000</b>	<b>5,05,000</b>

## Source of Finance



- Entrepreneur's Contribution 205,000
- Investor's Investment 300,000
- Total 505,000

# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Bikash n& U-Cash (90,000 /1,000) x 4	360	10,800	129,600	136,080	142,884
Bill Pay (35 x 10)	350	10,500	126,000	132,300	138,915
Mobile Phone	5,200	156,000	1,872,000	1,965,600	2,063,880
SIM Card, & Accessories	1,000	30,000	360,000	378,000	396,900
Flexi-Load (5000/ 1000) * 27	135	4,050	48,600	51,030	53,582
<b>Total Sales (A)</b>	<b>7,045</b>	<b>211,350</b>	<b>2,536,200</b>	<b>2,663,010</b>	<b>2,796,161</b>
<b>Less. Variable Expense</b>					
Mobile Phone	5,000	150,000	1,800,000	1,890,000	1,984,500
SIM Card & Accessories	900	27,000	324,000	340,200	357,210
<b>Total variable Expense (B)</b>	<b>5,900</b>	<b>177,000</b>	<b>2,124,000</b>	<b>2,230,200</b>	<b>2,341,710</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,145</b>	<b>34,350</b>	<b>412,200</b>	<b>432,810</b>	<b>454,451</b>
<b>Less. Fixed Expense</b>					
Rent		4,500	54,000	56,700	59,535
Electricity Bill		1,000	12,000	12,600	13,230
Salary (self)		10,000	120,000	126,000	132,300
Salary (staff)		4,000	48,000	50,400	52,920
Mobile bill & SMS Monitoring		600	7,200	7,560	7,938
Entertainment		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		450	5,400	5,400	5,400
<b>Total Fixed Cost</b>		<b>20,750</b>	<b>249,000</b>	<b>261,180</b>	<b>273,969</b>
<b>Net Profit (E) [C-D]</b>		<b>13,600</b>	<b>163,200</b>	<b>171,630</b>	<b>180,482</b>
<b>Investment Payback</b>			<b>120,000</b>	<b>120,000</b>	<b>120,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	163,200	171,630	180,482
1.3	Depreciation (Non cash item)	5,400	5,400	5,400
1.4	Opening Balance of Cash Surplus		48,600	105,630
	<b>Total Cash Inflow</b>	<b>468,600</b>	<b>225,630</b>	<b>291,512</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>420,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>48,600</b>	<b>105,630</b>	<b>171,512</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Can not delivery goods & services as per customer demand

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



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# FAMILY PICTURE

