

Proposed NU Business Name: **MONOWAR TELECOM AND COSMETICS**



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Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>DELOWAR HOSSAIN</b>
Age	:	30-12-1989 ( 25 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Itahata P.O: Chandona, P.S: Gazipur sadar 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>DELOWARA</b>
(iii) Father's name	:	<b>ALTAF MAHMUD</b>
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 01 (Female), Member ID: 1034, Group No: 02 Member since: 13-05-1990 to 1998 (08 Years) First loan:2,500 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01949-663735
Mother Contact No.	:	01687-971441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

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

Delowara is a member of Grameen Bank since 08 years. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MONOWAR TELECOM AND COSMETICS</b>
Location	:	Laojori Bazaar, Gazipur
Total Investment in BDT	:	BDT 2,80,000
Financing	:	Self BDT 1,80,000 (from existing business) 64% Required Investment BDT 1,00,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bag, Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc.</li><li>▪Average 20% gain on sales.</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>▪Collects goods from Chourasta, Joydebpur, Gazipur.</li><li>▪Agreed grace period is 4 months.</li></ul>

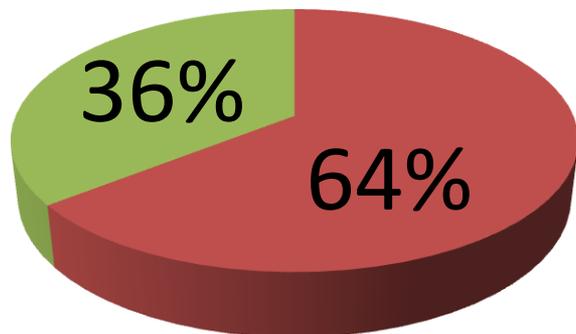
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		500	6,000
Generator bill		200	2,400
Mobile Bill		300	3,600
Transportation		400	4,800
Salary (self)		6,000	72,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>10,200</b>	<b>122,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,600</b>	<b>79,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag, Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil etc	1,00,000	-	1,00,000
Gift item	-	20,000	20,000
School bag and purse	-	20,000	20,000
Cosmetics	-	30,000	30,000
City Gold	-	20,000	20,000
Mobile phone battery, charger, headphone, Memory card etc	20,000	10,000	30,000
Security	60,000	-	60,000
<b>Total</b>	<b>1,80,000</b>	<b>1,00,000</b>	<b>2,80,000</b>

## Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 100,000
- Total 280,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	4,500	135,000	1,620,000	1,701,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>
<b>Less. Variable Expense</b>				
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	3,600	108,000	1,296,000	1,360,800
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>
<b>Less. Fixed Expense</b>				
Rent		2,500	30,000	30,000
Electricity Bill		500	6,000	6,500
Generator bill		200	2,400	3,000
Mobile bill & SMS Monitoring		550	6,600	7,000
Transportation		700	8,400	10,000
Salary (self)		6,000	72,000	72,000
Salary (staff)		4,000	48,000	48,000
Entertainment		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>14,750</b>	<b>177,000</b>	<b>180,500</b>
<b>Net Profit (E) [C-D]</b>		<b>12,250</b>	<b>147,000</b>	<b>159,700</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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	100,000	
1.2	Net Profit	147,000	159,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		87,000
	<b>Total Cash Inflow</b>	<b>247,000</b>	<b>246,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,000</b>	<b>186,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 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







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১টি ব্রেস্ট সুরক্ষার পকিটপানী গ্রীষ্মকালে

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# FAMILY PICTURE

