

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



Project identification and prepared by: Md. Asif Istear,  
Ashulia Unit, Dhaka

Project verified by: Md. Rofiqul Islam



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

Name	:	<b>MD MOHSIN</b>
Age	:	22-08-1992 (24 Years)
Education, till to date	:	S.S.C
Marital status	:	Single
Children	:	None
No. of siblings:	:	02 Brother
Address	:	Vill: Dotto para, P.O: Birulia, P.S: Savar, 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	:	<b>NAJMUNNAHAR</b>
(iii) Father's name	:	<b>MD ABDUL KADER</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 31 (Female), Member ID: 3514/2, Group No: 09 Member since: 23-10-2011 (04 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 12,020/-
(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	:	Three years experience in running business. He has training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677-102980
Father's Contact No.	:	01914-753123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAJMUNNHAR** joined Grameen Bank since 04 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	:	<b>MOHSIN TELECOM</b>
Location	:	Dotto para, Birulia, Savar, Dhaka
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,25,000(from existing business) 53% Required Investment BDT 1,00,000(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square 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 bkaash, mobile recharge, drug item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Savar, Ashulia.</li><li>▪Agreed grace period is 3 months.</li></ul>

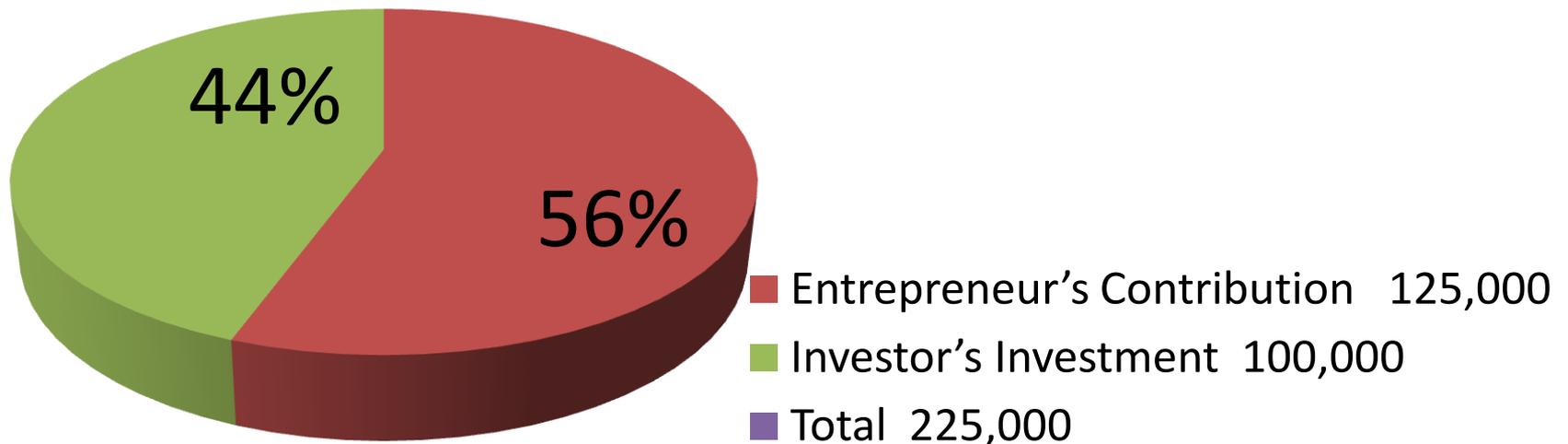
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Drug item	1,000	30,000	3,60,000
Income from bkaash	160	4,800	57,600
Income from load	140	4,200	50,400
<b>Total Sales (A)</b>	<b>1,300</b>	<b>39,000</b>	<b>4,68,000</b>
<b>Less. Variable Expense</b>			
Drug item	850	25,500	3,06,000
<b>Total variable Expense (B)</b>	<b>850</b>	<b>25,500</b>	<b>3,06,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>1,62,000</b>
<b>Less. Fixed Expense</b>			
Shop rent		1,500	18,000
Electricity Bill		400	4,800
Entertainment		400	4,800
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,100</b>	<b>97,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
bkash	60,000	50,000	1,10,000
Mobile load	25,000	20,000	45,000
Drug item	40,000	30,000	70,000
<b>Total</b>	<b>1,25,000</b>	<b>1,00,000</b>	<b>2,25,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Drug item	1,500	45,000	5,40,000	5,70,000
Income from bkaash	200	6,000	72,000	76,000
Income from load	150	4,500	54,000	58,000
<b>Total Sales (A)</b>	<b>1,850</b>	<b>55,500</b>	<b>6,66,000</b>	<b>7,04,000</b>
<b>Less. Variable Expense</b>				
Drug item	1,275	38,250	4,59,000	4,84,500
<b>Total variable Expense (B)</b>	<b>1,275</b>	<b>38,250</b>	<b>4,59,000</b>	<b>4,84,500</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>575</b>	<b>17,250</b>	<b>2,07,000</b>	<b>2,19,500</b>
<b>Less. Fixed Expense</b>				
Shop rent		1,500	18,000	18,000
Electricity Bill		500	6,000	8,000
Mobile Bill		500	6,000	8,000
Entertainment		500	6,000	8,000
Transportation		700	8,400	10,800
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>8,700</b>	<b>1,04,400</b>	<b>1,12,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,550</b>	<b>1,02,600</b>	<b>1,06,700</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>

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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,02,600	1,06,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		42,600
	<b>Total Cash Inflow</b>	<b>2,02,600</b>	<b>1,49,300</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>42,600</b>	<b>89,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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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মহজ ধানের দাশবই

নাম

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# FAMILY PICTURE

