

Proposed NU Business Name: MOJNUE TELICOM



Project identification and prepared by: Md.Sirajul Islam (Rasal) ,
Kaliakor Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MOJNUE MEIA
Age	:	02/04/1988 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brothers
Address	:	Vill: Vannara P.O: Mouchak P.S: Kaliakor, 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	:	SALMA BAGUM
(iii) Father's name	:	MD: FOJOR ALI
(iv) GB member's info	:	Branch:Mouchak, Kaliakor, Centre # 25 (Female), Member ID: 2526/1, Group No: 02 Member since: 12-01-2008 (09 Years) First loan: BDT 5,000 /- Outstanding loan: Nill
Further Information:		
(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	:	06 years experience in running business. He has 05 years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01687-530408
Family's Contact No.	:	01817-009101
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA BAGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MOJNUE TELICOM
Location	:	Vannara Bazar ,Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 1,05,000/-
Financing	:	Self BDT 55,000/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 15 ft= 120 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bettary , charger, light ,headphone etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Konabary Dhaka.▪Agreed grace period is 3 months.

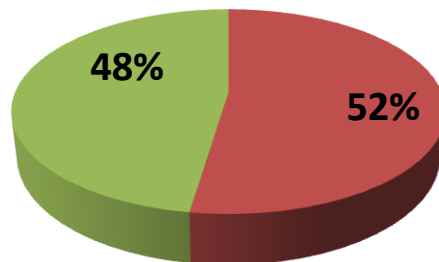
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grosary Item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Grosary Item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		400	4,800
Transportation		200	2,400
Mobile Bill		100	1,200
Entertainment		100	1,200
Gard		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery	15,000	5,000	20,000
charger	2,600	0	2,600
Light	2,400	0	2,400
Rimot	6,000	0	6,000
Skine paper	9,600	0	9,600
Head phone	2,500	0	2,500
Balb	1,200		1,200
Specker	1,500	0	1,500
Mobile	0	30000	30,000
Others	14,200	15000	29,200
Total	55,000	50,000	105,000

Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 50,000
- Total 105,000

Financial Projection (BDT)

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Battery , charger, light ,headphone	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Battery , charger, light ,headphone	2,080	62,400	748,800	786,240	825,552
Total variable Expense (B)	2,080	62,400	748,800	786,240	825,552
Contribution Margin (CM) [C=(A-B)	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		200	2,400	2,400	2,400
Mobile Bill		100	1,200	1,200	1,200
Entertainment		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Gard		100	1200	1,200	1,200
Total Fixed Cost		8,400	100,800	100,800	100,800
Net Profit (E) [C-D)		7,200	86,400	95,760	105,588
Investment Payback			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	86,400	95,760	105,588
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		66,400	142,160
	Total Cash Inflow	136,400	162,160	247,748
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	142,160	227,748

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





કર્તા # 097 099
095 # 097016 - સુવર્ણવિહાર
કર્તા # 0977021
સંસ્થા: સુવર્ણવિહાર, મણિયાપુર
સંસ્થાના નામ અને સંસ્થાના સંબંધમાં

કર્તા નં 097016
2 ના સંસ્થાના નામ

સુવર્ણવિહાર & ડીપ્લોમા સંસ્થા
સુવર્ણવિહાર & ડીપ્લોમા સંસ્થા
સુવર્ણવિહાર & ડીપ્લોમા સંસ્થા

VICTOR

ASP

8000Q
T: 097016
F: 097016



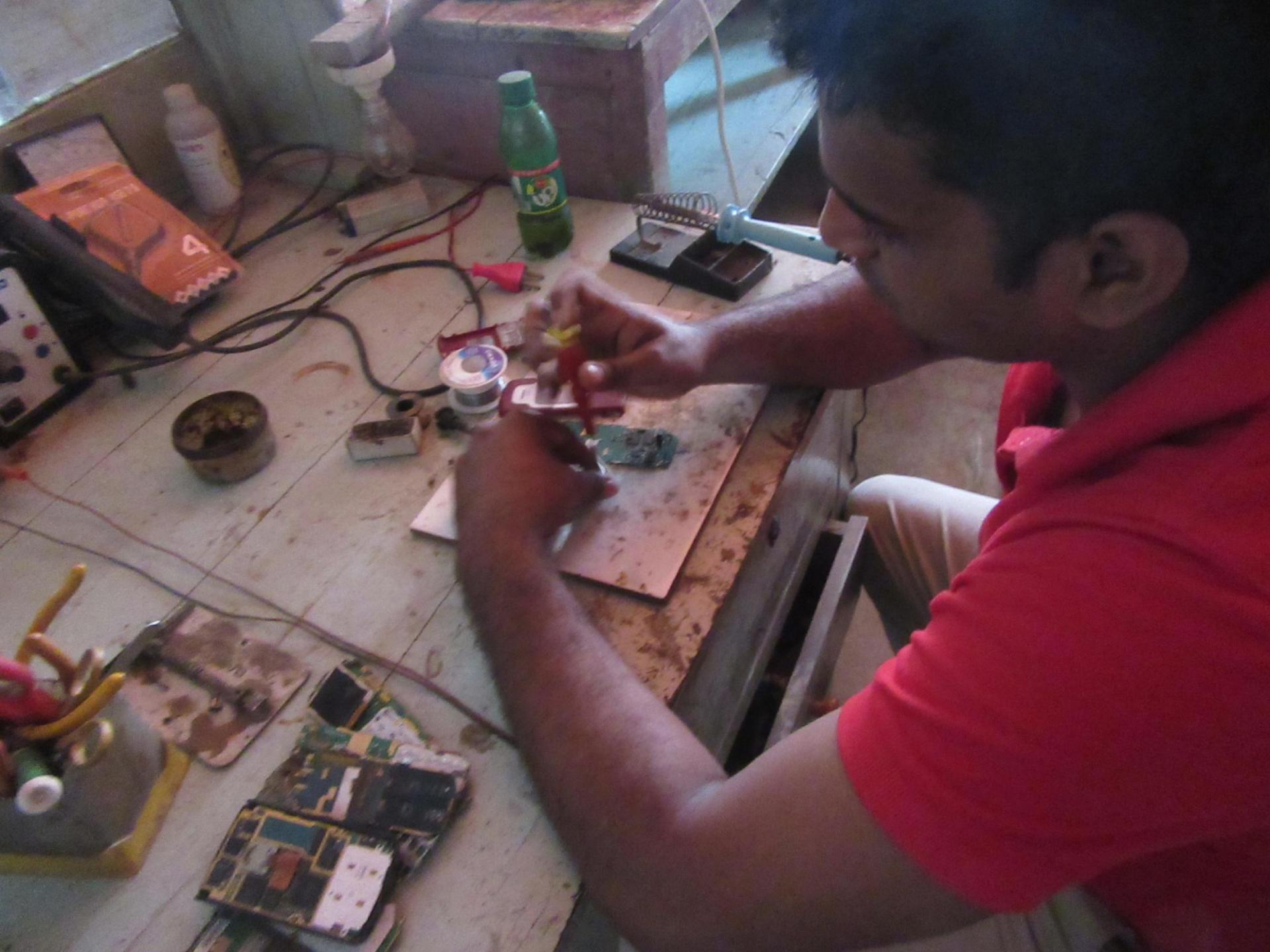
এক বাডেলেই fast 3G

মাত্র ২৮ টাকা রিচার্জ

সিউইউ	সিউইউ
300 MB	১০০
15 MB	১৫০
80 MB	২০০
77 MB	২৫০
100 MB	৩০০
200 MB	৪০০
400 MB	৫০০





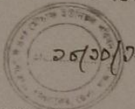




৪নং মোচাক ইউনিয়ন পরিষদ
উপজেলা : কালিয়াকৈর, জেলা : গাজীপুর।

ইউ.পি. ফর্ম-১৬
সিদ্ধি প্রকৃতি ১২(১)

ক্রমিক নং- 909
লাইসেন্স নং- 909



০৫/০৬/০৩ ট্রেড লাইসেন্স

তারিখ : ০৫/০৬/০৩

নাম/প্রতিষ্ঠানের নাম

পিতা/স্বামী/মালিক/ব্যবস্থাপনা পরিচালক

ঠিকানা

উপজেলা : কালিয়াকৈর, জেলা : গাজীপুর।

ব্যবসার ধরণ

উল্লেখিত নাম/প্রতিষ্ঠানের অনুকূলে (১) ট্রেড লাইসেন্স ফিঃ (ক) বকেয়া

(খ) হাল সন

(৩) ব্যবসা, বৃত্তি বা পেশার উপরকর (পরিশোধিত মূলধন

সর্বমোট

২০১৬-২০১৭ খ্রিঃ সনের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় বাণিজ্য চালাইয়া যাইবার অনুমতি দেওয়া হইল।

অত্র লাইসেন্স ০৫/০৬/২০১৭ খ্রিঃ পর্যন্ত বৈধ বলিয়া বিবেচিত হইবে।

সচিব
০৫/০৬/২০০৩

৪নং মোচাক ইউনিয়ন পরিষদ

০৫/০৬/২০০৩

৪নং মোচাক ইউনিয়ন পরিষদ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মজনু মিয়া
Name: MD. MANJU MIAH
পিতা: ফজর আলী
মাতা: ছালমা বেগম
Date of Birth: 02 Apr 1988
ID NO: 3313266910869

FAMILY PICTURE

