

Proposed NU Business Name: **Momin Telecom**



Project identification and prepared by: Md Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOSTOFA SARDAR
Age	:	01-09-1985 (32 Years)
Education, till to date	:	Ten
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Uttar Sazapur, P.O: Karomzi, Thana: Dupchachia, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AKLIMA KHATUN
(iii) Father's name	:	LATE, SAFIR UDDIN SARDAR
(iv) GB member's info	:	Branch: Narhatto Kahalu , Centre # 19(Female), Member ID: 2872/1, Group No: 06 Member since: 25-03-2004(05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nil
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748346470
Mother's Contact No.	:	01765-369092
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AKLIMA KHATUN joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Momin Telecom
Location	:	Akkelpur Road, Ma Market, Dupchachia, Bogra
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 205,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 07 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Mobile Parts etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Kahalu, Bogra▪ Agreed grace period is 3 months.

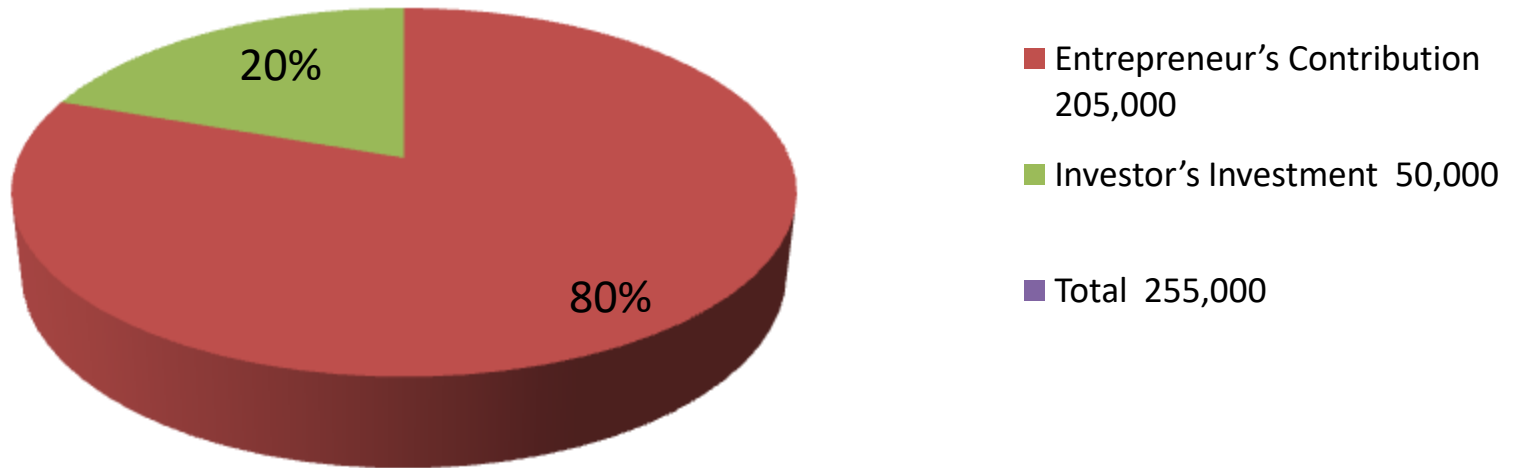
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile Parts	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
Mobile Parts	3,200	96000	1152000
Total variable Expense (B)	3,200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		800	9600
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		5,000	60000
Entertainment		300	3600
Mobile bill		500	6000
Total fixed cost (D)		13,400	160800
Net Profit (E)= [C-D]		10,600	127200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Batary	50	250	12500	40	250	10000	22500
Charger	90	60	5400	100	60	6000	11400
Yeirphone	70	250	17500	40	250	10000	27500
Cold Drink	250	60	15000	250	60	15000	30000
Bakary Item	100	100	10000	100	100	10000	20000
Others	1	4,600	4600	100	100	10000	14600
Security	1	140,000	140000	0	0	0	140000
Total	512		205,000	590	0	50,000	255,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile Parts	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense					
Mobile Parts	4,800	144000	1728000	1814400	1905120
Total variable Expense (B)	4,800	144000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)]	1,200	36000	432000	453600	476280
Less Variable Expense					
Rent		1,500	18000	18900	19845
Electricity bill		1000	12000	12600	13230
Transportation		700	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Salary(Staff)		10,000	120000	126000	132300
Entertainment		500	6000	6300	6615
Mobile bill		600	7200	7560	7938
Total fixed cost (D)		19,300	231600	243180	255339
Net Profit (E)= [C-D]		16,700	200400	210420	220941
Investment Payback			20,000	20,000	20,000

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

SR#	<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	200400	210420	220941
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		180,400	370,820
	Total Cash Inflow	250,400	390820	591761
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	180,400	370820	571761

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:03 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Akkelpur Road, Ma
Market, Dupchachia, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

