

## Proposed NU Business Name: **M/S MAISHA TELECOM**



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Sonatala unit.Bogra

Project verified by: Md. Mozaharul islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD MITHU MIA</b>
Age	:	09-11-1986(31 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Natunpara, P.O: Sukhanpukur.P.S: Gabtoli 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	:	<b>Most Jeleka Begum</b>
(iii) Father's name	:	<b>Md Nazrul Islam</b>
(iv) GB member's info	:	Branch: Sonarai, Gabtoli, Centre # 69(Female), Member ID: 7073 Group No: 06 Member since: 10-01-2010 (07Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 13400/-
(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	:	10 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.	:	01761-552790
Mother's Contact No.	:	01911-032802
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most Jeleka Begum** joined Grameen Bank since 07 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>M/S MAISHA TELECOM</b>
Location	:	Sukhanpukur, Gabtoli , Bogra.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
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
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Energy Bulb, Charger, Mobile Casing, Memory Card,Battery, Head Phone, Switch Soket, Electric Cables etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra Bazer, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

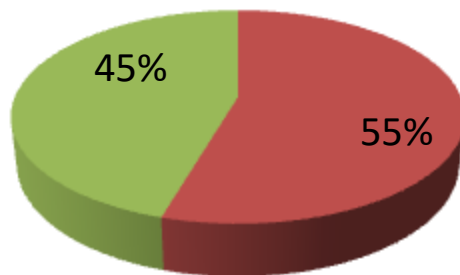
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electronics items	1,900	57,000	684,000
<b>Total Sales (A)</b>	<b>1,900</b>	<b>57,000</b>	<b>684,000</b>
<b>Less. Variable Expense</b>			
Electronics items	1,525	45,750	549,000
<b>Total variable Expense (B)</b>	<b>1,525</b>	<b>45,750</b>	<b>549,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		800	9,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		400	4,800
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,250</b>	<b>51,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Energy balb	35	220	7,700	50	220	11,000	18,700
Charger	55	75	4,125	70	75	5,250	9,375
Switch	350	18	6,300	420	18	7,560	13,860
Mobile cassing	35	30	1,050	35	350	12,250	13,300
Memory card	15	350	5,250	46	280	12,880	18,130
Bettary	25	280	7,000		0	0	7,000
Others	1	8575	8,575	1	1060	1,060	9,635
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>517</b>	<b>29548</b>	<b>60000</b>	<b>622</b>	<b>2003</b>	<b>50000</b>	<b>110000</b>

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- **Total 110,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Electronics items	2,600	78,000	936,000	982,800	1,031,940
<b>Total Sales (A)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>	<b>982,800</b>	<b>1,031,940</b>
<b>Less. Variable Expense</b>					
Electronics items	2,080	62,400	748,800	786,240	825,552
<b>Total variable Expense (B)</b>	<b>2,080</b>	<b>62,400</b>	<b>748,800</b>	<b>786,240</b>	<b>825,552</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15,600</b>	<b>187,200</b>	<b>196,560</b>	<b>206,388</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		800	9,600	9,600	9,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		400	4,800	4,800	4,800
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>	<b>84,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,600</b>	<b>103,200</b>	<b>112,560</b>	<b>122,388</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	103,200	112,560	122,388
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		83,200	175,760
	<b>Total Cash Inflow</b>	<b>153,200</b>	<b>195,760</b>	<b>298,148</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>83,200</b>	<b>175,760</b>	<b>278,148</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:01  
Experience & Skill : 10 Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sukhanpukur, Gobtali,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# Family picture

