

# Proposed NU Business Name: **MURAD 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	:	<b>MD:KHOKON HOSSAIN</b>
Age	:	10-03-1993 (23Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers and 2 Sister
Address	:	Vill: Noiapara P.O: Chabgan 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	:	<b>HANUFA BAGUM</b>
(iii) Father's name	:	<b>MD.SHANAJ MOLLA</b>
(iv) GB member's info	:	Branch: Jingial, Centre # 25 (Female), Member ID: 2526, Group No: 06 Member since: 04/12/2007 (9Years) First loan: BDT 3000 /- Outstanding loan: 1,32,000
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 no training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741267030
Family's Contact No.	:	01754757942
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HANUFA BAGUM** joined Grameen Bank since 09 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MURAD TELICOM</b>
Location	:	Jamalpur bazar, Kaliakor ,Gazipur
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 2,80,000/- (from existing business) 80% Required Investment BDT 70,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 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; ,Sab, , Maik set , Sound box etc .</li> <li>▪The business is operating by entrepreneur. Existing01 employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪ The shop is rented.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

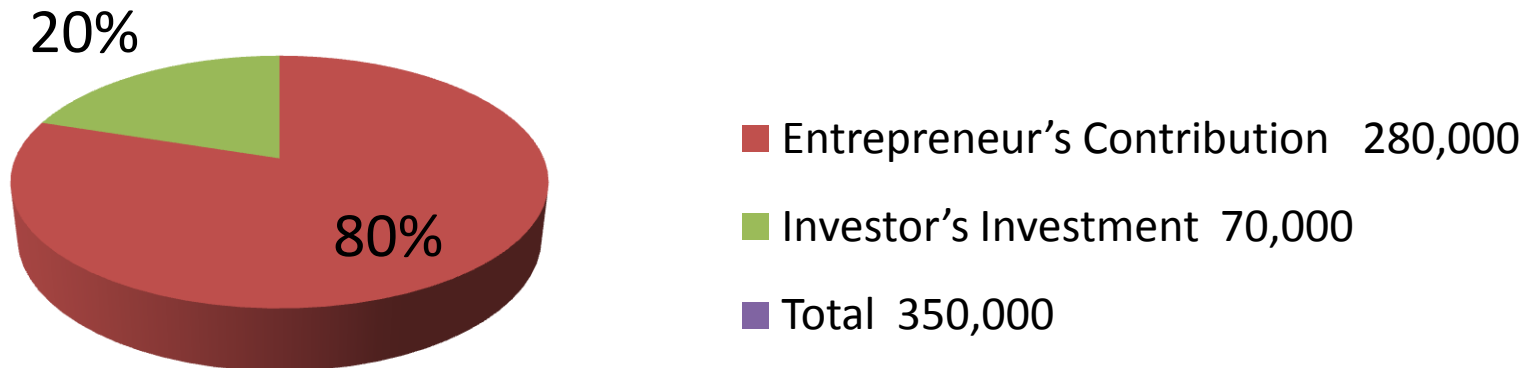
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Generator ,Sab, Table, Maik set , Sound box etc	500	15,000	180,000
Serveing	200	6,000	72,000
<b>Total Sales (A)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Variable Expense</b>			
Generator ,Sab, Table, Maik set , Sound box etc	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		400	4,800
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		0	0
Salary (sttaf)		5,000	60,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>12,600</b>	<b>151,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,400</b>	<b>100,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
, Sound box	160,000	0	160,000
Power am set	60,000	0	60,000
Mixer	15,000	0	15,000
Maik	9,000	0	9,000
Maik set	16,000	0	16,000
Smoke massin	20,000	0	20,000
Mobile	0	40000	40,000
others	0	30000	30,000
	0	0	0
<b>Total</b>	<b>280,000</b>	<b>70,000</b>	<b>350,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Sab, , Maik set , Sound box etc	666.66	20,000	240,000	252,000
Servising	200	6,000	72,000	75,600
<b>Total Sales (A)</b>	<b>200</b>	<b>26,000</b>	<b>312,000</b>	<b>327,600</b>
<b>Less. Variable Expense</b>				
Sab, Table, Maik set , Sound box etc		0	0	0
Servising		0	0	0
<b>Total variable Expense (B)</b>				
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>200</b>	<b>26,000</b>	<b>312,000</b>	<b>327,600</b>
<b>Less. Fixed Expense</b>				
Rent		1,500	18,000	18000
Electricity Bill		500	6,000	6,000
Transportation		500	6,000	6,000
Mobile Bill		300	3,600	3600
Entertainment		300	3,600	3600
Salary (sttaf)		5,000	60,000	60000
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>13,100</b>	<b>157,200</b>	<b>1,57,200</b>
<b>Net Profit (E) =[C-D] ]</b>		<b>12,900</b>	<b>154,800</b>	<b>170400</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	154800	170400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		112800
	<b>Total Cash Inflow</b>	<b>224800</b>	<b>283200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112800</b>	<b>241200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

ধুমপান নিষেদ



বুধপান নিষেধ



ধুমপান নিষেদ





223 | 223XL  
Stereo 2-way / Mono 2-way Crossover

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Small white label on the top left speaker.

Small white label on the bottom left speaker.

Small white label on the bottom center speaker.

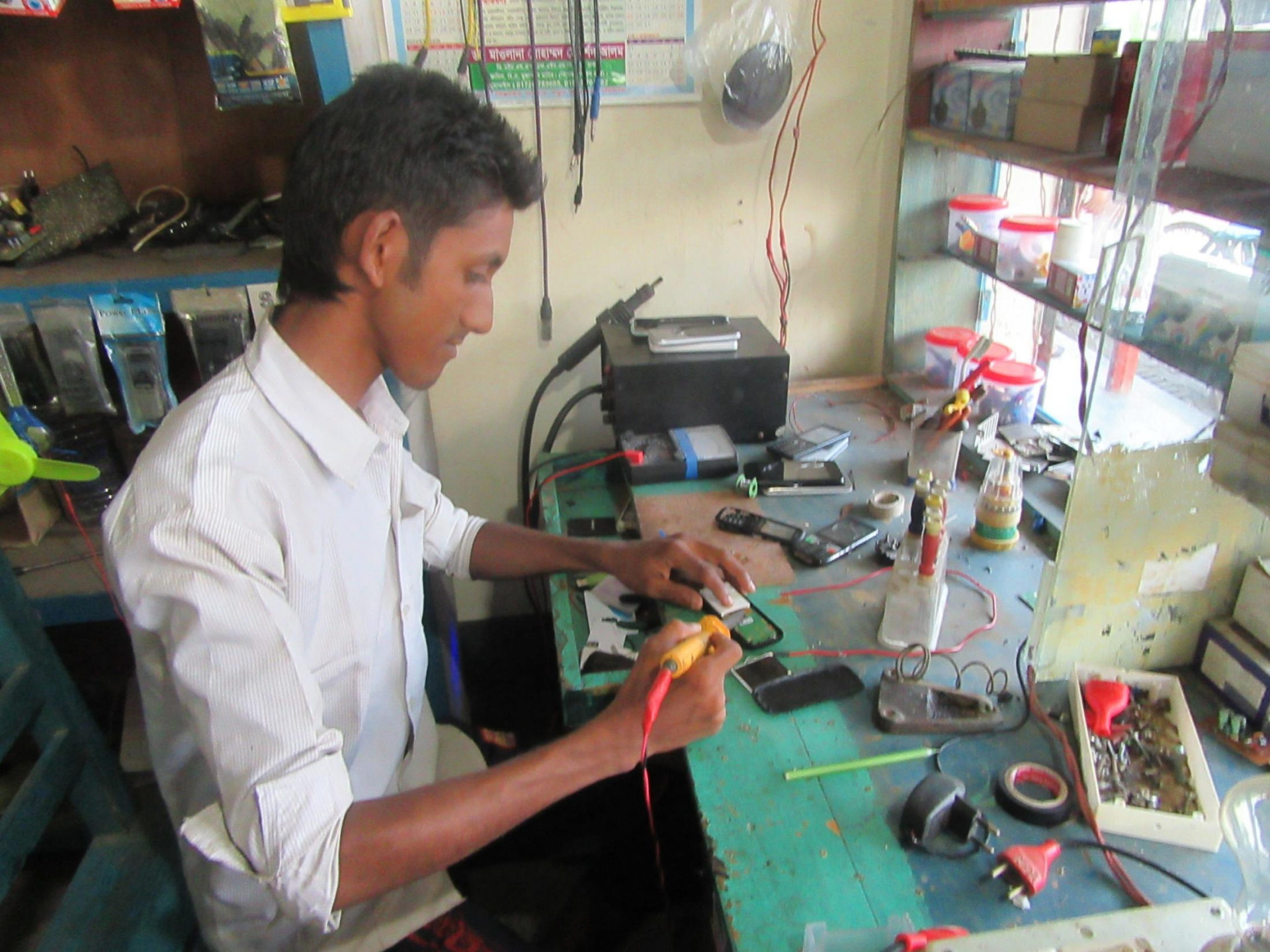
223 | 223XL  
Stereo 2-way / Mono 2-way Converter

Orange juice bottle label.











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# FAMILY PICTURE

