

Mamun Telecom



Project by: Md, Al Mamun
Identified by-Md.Razuan Kharim
Verified By: Md. Ziaul Hoque

Dhamrai Unit
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md.Al Mamun
Age	:	05/08/1992 (23 Years 04 months)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 brother and 01 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Ms. Renu Mala Md. Abdur Razzak Member since:03/05/2001 Branch: Janna , Centre no.09 , Group:02 Loanee No:N/A First loan: 5,000/- Total Amount Received: Tk. N/A Last Loan: Tk. 25,000 . Outstanding: N/A
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	N/A N/A N/A N/A N/A
Education	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Present Occupation	:	Business (Mobile Service And Sell
Trade License Number	:	335
Business Experiences	:	08 Years
Other Own/Family Sources of Income	:	N/A
NU Contact Info	:	01956929874
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY



NU's mother has been a member of Grameen Bank since 2001. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in son's business. At present, NU's mother is not a GB member. NU's mother gradually improved their life standard by using GB loan. Her son is now established in her respective field.

PROPOSED BUSINESS info



Business Name	:	Mamun Telecom
Address/ Location	:	JannaBazzar, ,Manikgong.
Total Investment in BDT	:	290,000
Financing	:	Self BDT :2,20,000 (from existing business) -76% Required Investment BDT :70,000 (as equity) -24%
Present salary/drawings from business (estimates)	:	BDT9,000
Proposed Salary	:	BDT 10,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	3 months

PRESENT AND PROPOSED BUSINESS INVESTMENT BREAKDOWN



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Furniture & Fan: Computer 03: Print Machine 01:: : Presents Goods item: (*) Advance	15,000 43,000 10,000 1,34,000 18,000		2,20,000
Proposed Items:		70,000	70,000
Total Capital	2,20,000	70,000	290,000

PRESENT AND PROPOSED BUSINESS INVESTMENT BREAKDOWN



Present Item	
Product Name	Price
Printer	7,000
Mobile Charger	10000
Battery	5000
Memory Card	2000
Mobile Normal	30000
B-Kash	30000
Mobile Android	35,000
Mobile sim	2000
Total	134000

Proposed Item	
Product Name	Price
Mobile 30	70,000
Total	70,000

EXISTING BUSINESS OPERATION info



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000
<i>Less: Cost of sale (B)</i>	3,600	1,08,000	12,96,000
Profit from Sale 10% (A-B)= [C]	400	12,000	1,44,000
<i>Less: Operating Costs</i>			
Electricity bill		400	4,800
Night Guard Bill		200	2,400
Shop Rent		1,500	18,000
Mobile Bill		200	6,000
Present Salary-Self		6,000	72,000
Others (Entertainment)		100	1,200
<i>Non Cash Item:</i>			
Depreciation Expenses (1,62,000*15%)		2,000	24,000
<i>Total Operating Cost (F)</i>		10,400	1,24,800
Net Profit (E-F): G		1,600	19,200

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3(BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5000	1,50,000	1,800,000	5,500	1,65,000	19,80,000	6,000	1,80,000	21,60,000
Less: Cost of Sale (B)	2500	75,000	90,000	4,950	1,48,500	17,82,000	5,400	1,62,000	19,44,000
Profit from Sale (A-B)=(C)10%	500	15,000	1,80,000	550	16,500	1,98,000	600	18,000	2,16,000
Less operating cost:									
Electricity bill		500	6,000		550	6,600		600	7,200
Night Guard Bill		200	2,400		200	2,400		200	2,400
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Salary-Self		7,000	84,000		7,000	84,000		7,000	84,000
Mobile Bill		250	3,000		300	3,600		300	3,600
Others(TL fee, Entertainment)		200	2,400		250	3,000		300	3,600
Non Cash Item:									
Depreciation Expense		2,000	24,000		2,000	24,000		2,000	24,000
Total Operating Cost (F)		11,650	1,39,800		11,800	1,41,600		11,900	1,42,800
Net Profit (E-F) = (G)		3,350	40,200		4,700	56,400		6,100	73,200
GT payback			28,000			28,000			28,000
Retained Income:		12,200		28,400			45,200		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & Pay)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	70,000	0	0
1.2	Net Profit	40,200	56,400	73,200
1.3	Depreciation (Non cash item)	24,000	24,000	24,000
1.4	Opening Balance of Cash Surplus	0	36,200	88,600
	Total Cash Inflow	134,200	116,600	185,800
2.0	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3.0	Net Cash Surplus	36,200	88,600	157,800

SWOT ANALYSIS



STRENGTH

- Environment-Friendly.
- Skilled & 12 Years Experience
- Position of his shop beside main road.
- Pleasant personality

WEAKNESS

- Lack of investment

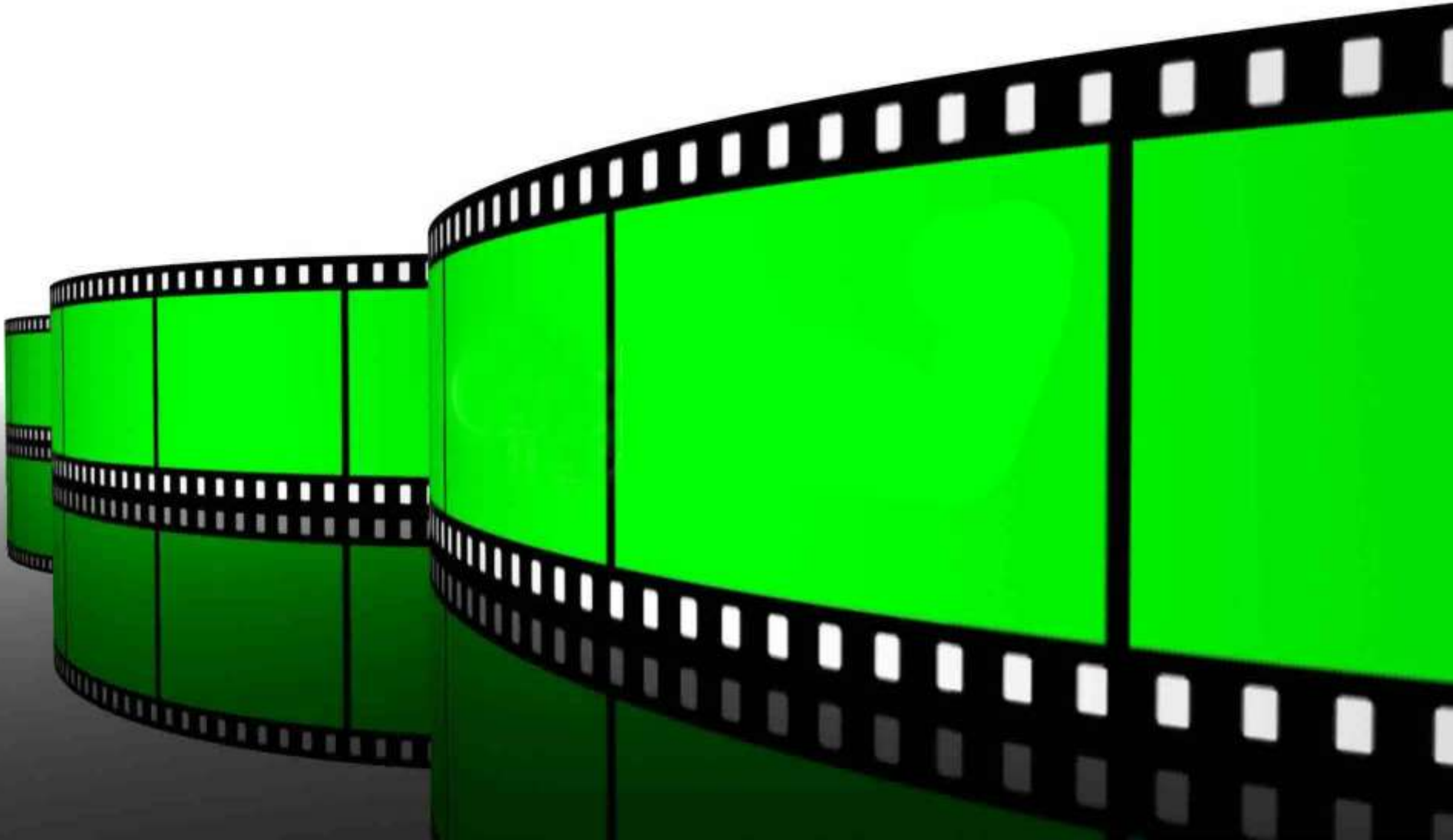
OPPORTUNITIES

- Expansion of Business

THREATS

- Competitor may create.
- Fire.
- Theft.

PHOTOGRAPHS



PHOTOGRAPHS



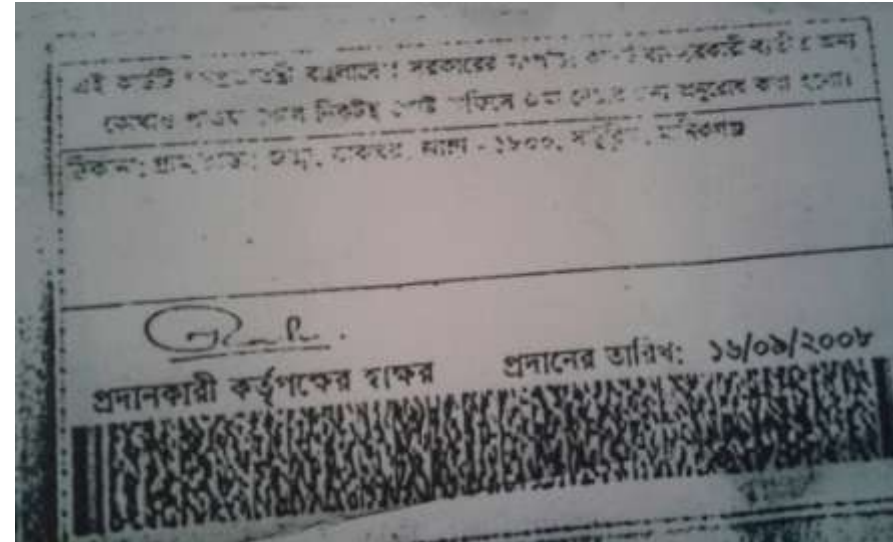
PHOTOGRAPHS



PHOTOGRAPHS



PHOTOGRAPHS



PHOTOGRAPHS



সাইকেল নং- ১৭০৮/২০১৭

৯ নং ফুকুরহাট ইউনিয়ন পরিষদ

ডাকঘর : আম্রা, উপজেলা : সাটুরিয়া,
জেলা : মানিকগঞ্জ।

ট্রেড লাইসেন্স

মালিকের নাম _____ মোঃ আমরুল মামুন
পিতা/স্বামীর নাম _____ মোঃ আব্দুল হক
মাতার নাম _____ বেগম বেগম
ঠিকানাঃ গ্রাম _____ ডাকঘর : আম্রা, সাটুরিয়া, মানিকগঞ্জ।
প্রতিষ্ঠানের নাম _____ মামুন টেলিকার্ড
ওয়ার্ড নং _____ ০৫ ব্যবসার ধরণ _____ মোসাইন মোসাইন টেলিকার্ড
ট্রেড লাইসেন্স ফি _____ ২০০৫ টাকা শাহিয়া ইং ২০১৭-২০১৭ সনে ইউনিয়নের সীমার মধ্যে আবশ্যকীয় বাণিজ্য চালাওয়া যাবার অনুমতি দেওয়া হইল।
ইং-০০-০-২০১৭ সন পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে।

মোঃ আব্দুল হক
সহকারী উর্দেব
৯নং ফুকুরহাট ইউনিয়ন পরিষদ
মোঃ আব্দুল উদ্দিন
সেবারমান,
৯নং ফুকুরহাট ইউনিয়ন পরিষদ,
সাটুরিয়া, মানিকগঞ্জ।

মোঃ ফারুক হোসেন
সহকারী উর্দেব
সাটুরিয়া, মানিকগঞ্জ।

PHOTOGRAPHS



Presented at

Internal Design Lab

On April --, 2017 at GT

