

Proposed NU Business Name: MONCHURI TELICOME



Project identification and prepared by: Md: shahadat hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MAMUMOR ROSHID
Age	:	26-05-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	03BrotherS & 03 sister
Address	:	Vill:Vhirtari,P.O:vhirkodomtoli,P.S:Tangail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST : MASUDA BEGUM
(iii) Father's name	:	MD: ABDUR RAHIM
(iv) GB member's info	:	Branch: Kenua modhupur ,Centre # 48 (Female), Member ID: 6159, Group No: 08 Member since: 2009 raning(08Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 25,000Outstanding loan:16,180Taka
(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..	:	

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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Have
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01717-171833
Family's Contact No.	:	01877-324451
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MASUDA BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	MONCHURI TELICOME
Location	:	Vhirtara bazar, dhanbari tangail.
Total Investment in BDT	:	BDT 145,600
Financing	:	Self BDT 95,600(from existing business) 65% Investors Investment BDT 50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft*10ft= 100 Square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bisquite, Bkash, Load etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The Shop is Own▪Collects goods from Dhanbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tv, Energy balp, charjer,betary etc	2,000	60,000	720,000
		0	0
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Tv, Energy balp, charjer, betary etc	1,600	48,000	576,000
		0	0
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		0	0
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Genaretor		0	0
Transportation		500	6,000
Entertainment		100	1,200
Guard		0	0
Bank service Charge		0	0
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		5,700	68,400

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
balp,charjer,betary torch light mobile etc	2,500	75,000	900,000	945,000
Total Sales (A)	2,500	75,000	900,000	945,000
Less. Variable Expense				
balp,charjer,betary torch light mobile etc	2,000	60,000	720,000	756,000
Total variable Expense(B)	2,000	60,000	720,000	756,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000
Less. Fixed Expense				
Rent				
Electricity Bill		500	6,000	6,500
Mobile Bill		300	3600	3,600
Salary (self)		5,000	60,000	60,000
Transportation		1500	18,000	20,000
Entertainment		200	2,400	2,400
Guard		0	0	0
Genaretor		0	0	0
Total Fixed Cost		7,500	90,000	92,000
Net Profit (E) [C-D]		7,500	90,000	97,000
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	90,000	97,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60,000
	Total Cash Inflow	140,000	157,000
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	60,000	127,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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



bKash



একটি স্মার্ট ব্যাংক পরিষেবা

বিকাশ
করুন

ইন্টারনেট
সেবা

ফ্রি লোড

স্মার্ট কার্ড



Advertisement for a service, featuring a blue background and a pink logo. The text includes "SARVA" and "SARVA" in large letters, along with smaller text and icons.

Advertisement for SGB (State Government Bank) featuring a red oval logo with the text "SARVA" and "SARVA" in large letters. Below the logo, there is a small image of a family and the text "SARVA" and "SARVA".



বিশ্বাস্য স্ক্রিন
ফটোফাটি স্মার্টফোন
সর্বশেষ মডেল | গিট

স্বাস্থ্য
জীবন







FAMILY PICTURE

