

## Proposed NU Business Name: **MS T R TELECOM**



Project identification and prepared by: Ishak Chambugong,  
Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



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

Name	:	<b>MD MIZANUR RAHMAN</b>
Age	:	12-05-1996 (21 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Shhipur, P.O: S A College, P.S: Sonatola, 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 MERINA BEGUM(TASLIMA)</b>
(iii) Father's name	:	<b>LATE. SONA MIA</b>
(iv) GB member's info	:	Branch: Sonarga Gabtoli, Centre # 29 (Female), Member ID: 2129/1, Group No: 03 Member since: 18-02-2014 (04 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 26,000, Outstanding loan: BDT 24,285/-
(v) Who pays GB loan installment	:	Brother
(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	:	01 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-130614
Mother's Contact No.	:	01746-898758
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST MERINA BEGUM(TASLIMA)** joined Grameen Bank since 04 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	:	<b>MS T R TELECOM</b>
Location	:	Bot Tola, S A College, Sonatola, Bogra
Total Investment in BDT	:	BDT 75,000/-
Financing	:	Self BDT 45,000/-(from existing business) 60% Required Investment BDT 30,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	05 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Retailer of telecom item.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Bogra.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

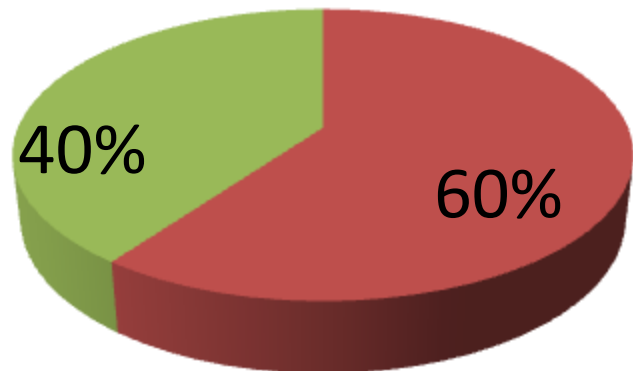
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Telecom item	1,200	36,000	432,000
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Variable Expense</b>			
Telecom item	960	28,800	345,600
<b>Total variable Expense (B)</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Mobile Bill		100	1,200
Salary (self)		3,000	36,000
Electricity bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,100</b>	<b>49,200</b>
<b>Net Profit (E) [C-D]</b>		<b>3,100</b>	<b>37,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Watch	70	150	10,500	0	0	0	10,500
Glass	80	200	16,000	5	200	1,000	17,000
Belt	20	200	4,000	45	200	9,000	13,000
Moneybag	10	250	2,500	5	250	1,250	3,750
Cap	12	60	720	0	0	0	720
Security	1	10000	10,000	0	0	0	10,000
Shoe	1	1280	1,280	75	250	18,750	20,030
<b>Total</b>	<b>194</b>	<b>12140</b>	<b>45,000</b>	<b>130</b>	<b>900</b>	<b>30,000</b>	<b>75,000</b>

## Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 30,000
- Total 75,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Telecom item	2,000	60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Variable Expense</b>					
Telecom item	1,600	48,000	576,000	604,800	635,040
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Rent		800	9,600	9,600	9,600
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		3,000	36,000	36,000	36,000
Electricity bill		200	2,400	3,000	3,000
<b>Total Fixed Cost</b>		<b>4,200</b>	<b>50,400</b>	<b>51,600</b>	<b>52,100</b>
<b>Net Profit (E) [C-D]</b>		<b>7,800</b>	<b>93,600</b>	<b>99,600</b>	<b>106,660</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	93,600	99,600	106,660
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		81,600	169,200
	<b>Total Cash Inflow</b>	<b>123,600</b>	<b>181,200</b>	<b>275,860</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,600</b>	<b>169,200</b>	<b>263,860</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 1 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







বিস্মিল্লাহির রাহমানির রাহিম

প্রোঃ মোঃ তিতাস রহমান (মিজ)

০১৭৪০-১৩০০

# T.R COMPUTER & TELECO

এখানে ঘড়ি, চশমা, বেলেট, ব্যাচ লাইট ও মোবাইল পাওয়া যায়

বিঃ দ্রঃ এখানে সাপ্তাহিক নিউ কালেকশনে গান ডাউনলোড করা হয়

সৈয়দ আহম্মদ কলেজ, বটতলা বাসস্ট্যান্ড, বালিকা বিদ্যালয় রোড, সোনাতলা, বগুড়া







# FAMILY PICTURE

