

Proposed NU Business Name: **MAMUN TELICOM**



Project identification and prepared by: Mr. Kabir Raksam
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AL-MAMUN MONDOL
Age	:	25-06-1991(26 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Bhikhonpur,P.O: aroil.P.S: puthia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MUNJURA BEGUM
(iii) Father's name	:	MD. A. ROSHID MONDOL
(iv) GB member's info	:	Branch: Shilmaria Centre # 93(Female), Member ID: 10412, Group No:05 Member since: 11-01-2011 First loan: BDT -5000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: 69440
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01730200837
Father's Contact No.	:	01714549825
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MUNJUARA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN TELICOM
Location	:	Kartikpara bazar, puthia,Rajshahi
Total Investment in BDT	:	BDT 1,10,000
Financing	:	Self BDT 60,000-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

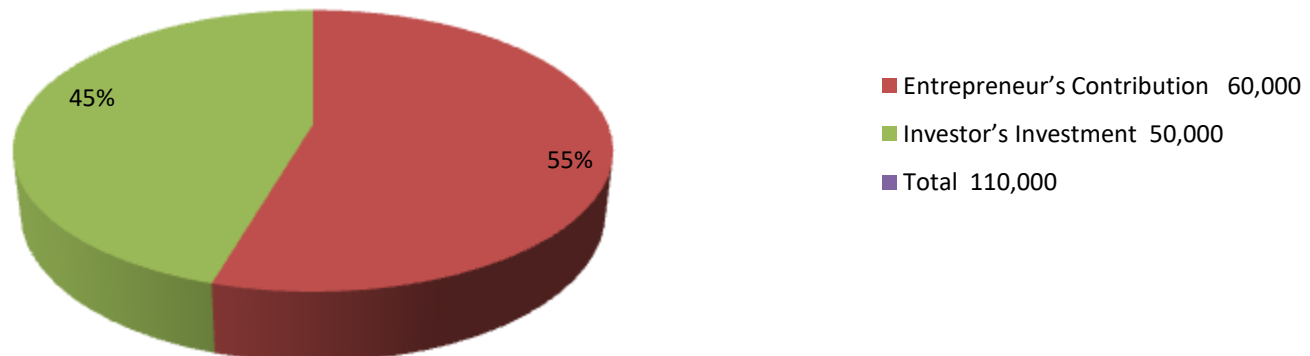
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
mobile, charger, memoricard,etc	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1100	13,200
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		11,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
mobile	25	1,000	25,000			40000	40,000
charger	100	80	8,000				
memricard	25	400	10,000			10000	10,000
betari	100	150	15,000				
others			2,000				
Total	250	1630	60000		0	50000	50000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense		0	0	0	0
mobile, charger, memoricard,etc	3200	96000	1152000	1209600	1270080
Total variable Expense (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		1100	13200	13600	14000
Entertainment		200	2400	2400	2400
Salary (staff)			0		
Security Gard		100	100	200	200
Bank service Charge			100	100	100
Total Fixed Cost		7000	83000	83900	84700
Net Profit (E) [C-D)		17000	205000	218500	232820
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	205000	218500	232820
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		185000	383500
	Total Cash Inflow	255000	403500	
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	185000	383500	596320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: kartikpara bazar,
puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



HEAVY METAL

bKash
সহি ঐ গুণে মনে অধিক

bKash
সহি ঐ গুণে মনে অধিক

কোনোই বাস্তব
বিভিন্ন ভঙ্গিম
সহি ঐ গুণে মনে অধিক

250MB



01959-079585

HEAVY METAL

bKash

bKash

bKash





विकास अकादमी नंबर
01959-079585



Family picture

