Proposed NU Business Name: MORDREN TELECOM



Project identification and prepared by: MD. Golam Rasul, Munsigonj Unit, Dhaka

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	SELIM BEPARY		
Age	:	12-09-1981 (34 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	1 daughter		
No. of siblings:	:	3 Brothers		
Address	:	Vill: Paikpara, P.O: B Paikpara P.S: Tangibari, Dist: Munsigonj		
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 Father MONOYARA BEGOM NURUL HOQU BEPARY Branch: Tangibari, Centre # 26(Female), Member ID: 2212,Group No:03 Member since: 17-12-2009 (9 Years) First loan: taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 200,000 Outstanding loan: 141800 BDT Nil No No 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	:	15 years.
Training Info	:	He has training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923834325
Mother's Contact No.	:	01770628509
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOYARA BEGOM joined Grameen Bank since 7 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MORDREN TELECOM	
Location	:	Paikpara Chourastha, Abdullahpur, Tongibari, Munsigonj	
Total Investment in BDT	:	BDT 227,000	
Financing	:	Self BDT 127,000(from existing business) 56% Required Investment BDT 1,00,000(as equity) 44%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	12 ft x 8.ft= 96 square ft	
Security of the shop	:	10,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Charger, Battery, BKash etc. Average 20 % gain on sales The business is operating by entrepreneur. Existing no employee. The shop is own Collects goods from Gulisthan, Dhaka. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Torch light, Charger Battery etc	2500	75000	900000
Bikash	10	300	3600
Flexiload	81	2430	29160
Total Sales (A)	2591	77730	932760
Less Variable Expense			
Torch light, Charger Battery etc	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)	591	17730	212760
Less Variable Expense			
Rent		1,500	18000
Electricity bill		700	8400
Transportation		800	9600
Salary (self)		5000	60000
Guard		200	2400
Mobile bill		300	3600
Total fixed cost (D)		8,500	102000
Net Profit (E)= [C-D]		9,230	110760
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Investment Breakdown				
Particulars	Existing	Proposed	Total	
Torch light, Charger light (50 psx400)	20,000	20,000	40000	
Multi plug (40psx300)	12,000	15,000	27000	
Charger, Battery (50psx200)	10,000	0	10000	
Flexiload	30,000	15,000	45000	
Bikash, Dutch bangla	50,000	50,000	100000	
Others	5,000	0	5000	
	127,000	100,000	227000	

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Cartoon, Book, Exercise book, Polithin, Bottle etc.	4100	123000	1476000	1549800	
Bikash	91	2730	32760	34398	
Flexiload	20	600	7200	7560	
Total Sales (A)	4211	126330	1515960	1557360	
Less Variable Expense					
Cartoon, Book, Exercise book, Polithin, Bottle etc.	3280	98400	1180800	1239840	
Total variable Expense (B)	3,280	98400	1180800	1239840	
Contribution Margin (CM) [C=(A-B)	931	27930	335160	351918	
Less Variable Expense					
Rent		1,800	21,600	21,800	
Electricity bill		900	10800	11000	
Transportation		1,000	12000	12,400	
Salary (Self)		5000	60000	60000	
Entertainment		100	1200	1200	
Guard		200	2400	2400	
Mobile bill		400	4800	4800	
Total fixed cost (D)		9,400	112800	113,600	
Net Profit (E)= [C-D]		18530	222360	238,318	
Investment Payback			60,000	60,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	222,360	238,318
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		162,360
	Total Cash Inflow	322360	400678
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	162,360	340678

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 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

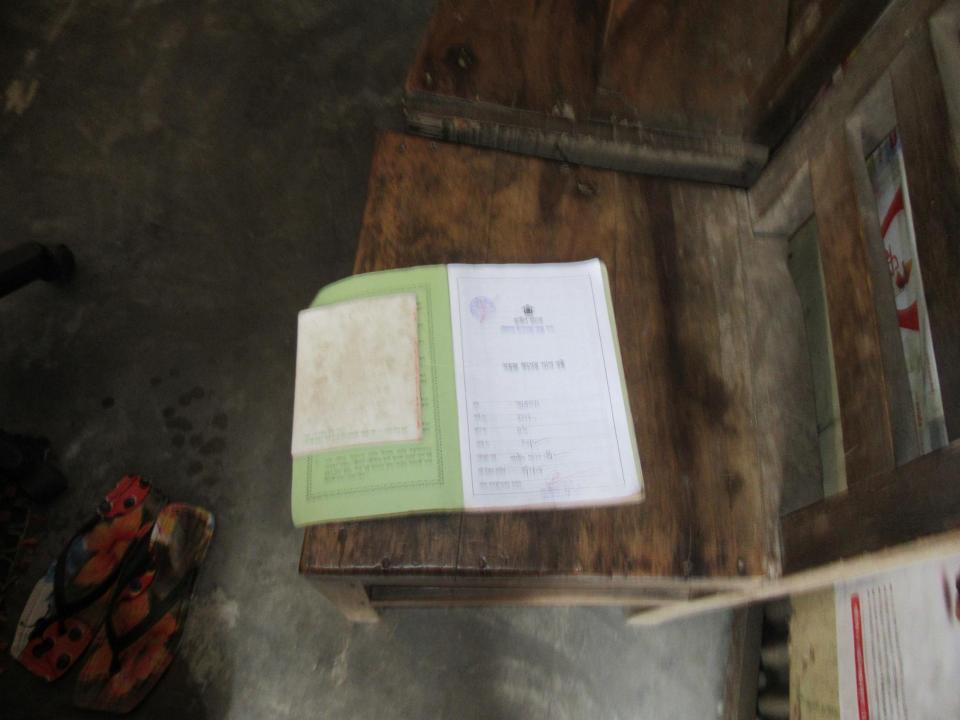


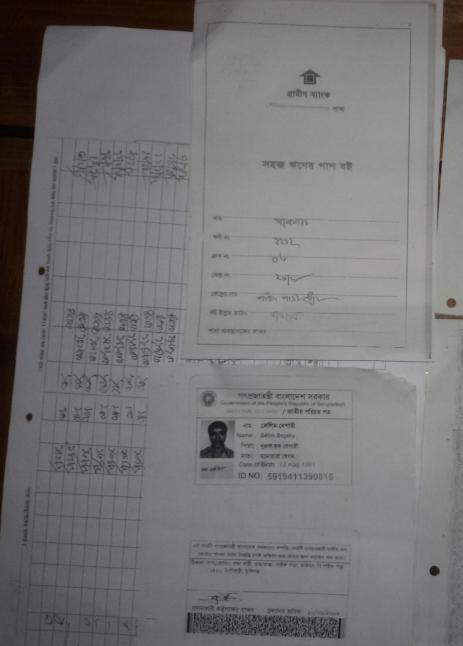




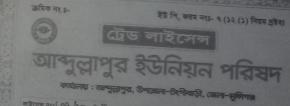








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কার্যালয় : আম্মুলাশুর, উপজেল া উংগীবাড়ী, জেলা মুক্তিগঙ্ ত
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FAMILY PICTURE

