Proposed NU Business Name: SOTOTA TELICOM AND MOBILE SERVICING CENTER



Project identification and prepared by: Md. Sahabuddin, Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. MONTOWAR HOSSIN			
Age	:	09-12-1986 (30 Years)			
Education, till to date	:	HSC			
Marital status	:	Married			
Children	:	01Dougter			
No. of siblings:	:	02 Brother & 01 Sister			
Address	:	Vill:Rayghati P.O: Keshorhat, P.S: Mohanpur Dist: Rajshahi.			
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 MST RENUKA BEGUM MD MONIR UDDIN Branch: Mougasi, Centre # 59(Female), Member ID: 4330 Group No: 02 Member since: 01-11-2010 (6Years) First loan: BDT 12,000/-			
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 50,000/- Outstanding loan: BDT49,540/- Fother 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	:	Ten years experience in running business.
Training Info	:	He has training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-906544
Mother's Contact No.	:	01739-571355
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RENUKA BEGUM joined Grameen Bank since 06 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SOTOTA TELICOM AND MOBILE SERVICING CENTER			
Location	:	keshorhat Bazar, Mohanpur , Rajshahi.			
Total Investment in BDT	:	BDT 3,30,000/-			
Financing	:	Self BDT 2,80,000(from existing business) 85% Required Investment BDT 50,000(as equity) 15%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	15 ft x 8 ft= 120 square ft			
Security of the shop	:	1,00,000/-			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile Set, Battery, Charger, Head phone, Chasing etc. Average 10% gain on sale. The business is operating by entrepreneur. Existing Three employee. He is doing his business in renting place. Collects goods from Rajshahi. Agreed grace period is 3 months 			

Existing Business (BDT)							
Particular	Daily	Monthly	Yearly				
Revenue (sales)							
Electronics item	5,000	1,50,000	18,00,000				
Income from Sarvesing	400	12,000	1,44,000				
Total Sales (A)	5,000	1,50,000	18,00,000				
Less. Variable Expense							
Electronics item	4,500	1,35,000	16,20,000				
Total variable Expense (B)	4,500	1,35,000	16,20,000				
Contribution Margin (CM) [C=(A-B)	900	27,000	3,24,000				
Less. Fixed Expense							
Rent		1,200	14,400				
Electricity Bill		800	9,600				
Mobile Bill		350	4,200				
Transportation		1,000	12,000				
Salary (Staff)		8,000	96,000				
Salary (self)		5,000	60,000				
Entertainment		600	7,200				
Guard Bill		50	600				
Total fixed Cost (D)		17,000	2,04,000				
Net Profit (E) [C-D)		10,000	1,20,000				

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile set	100	2500	2,50,000	12	2500	30,000	2,80,000
Others item	-	-	30,000	-	-	20,000	50,000
Total	100		2,80,000	12		50,000	3,30,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Electronics item	7,000	2,10,000	25,20,000	26,46,000	
Income From sarvesing	400	12,000	1,44,000	1,51,200	
Total Sales (A)	7,000	2,10,000	25,20,000	26,46,000	
Less. Variable Expense					
Electric item	6,300	1,89,000	22,68,000	23,81,400	
Total variable Expense (B)	6,300	1,89,000	22,68,000	23,81,400	
Contribution Margin (CM) [C=(A-B)	1,100	33,000	3,96,000	4,15,000	
Less. Fixed Expense					
Rent		1,200	14,400	14,400	
Electricity Bill		1,000	12,000	15,000	
Mobile Bill		500	6,000	6,500	
Transportation		1,500	18,000	20,000	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		8,000	96,000	96,000	
Entertainment		1,000	12,000	15,000	
Guard Bill		50	600	1000	
Non Cash Item					
Depreciation					
Total Fixed Cost		18,250	2,19,000	2,27,900	
Net Profit (E) [C-D)		14,750	1,77,000	1,87,100	
Investment Payback			30,000	30,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,77,000	1,87,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,47,000
	Total Cash Inflow	2,27,000	3,34,100
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	1,47,000	3,04,100

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 10 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



मुज्ज कित्रा पुष वाराष्ट्रन याष्ट्र

প্রোঃ মোঃ মন্ট্ য়ার হোসেন)

এখানে সকল প্রকার মোবাইল ও মোবাইলের যন্ত্রাংশ সূলভ মূল্যে খুচরা পাইকারী বিক্রয় করা হয় এবং সার্ভিসিং করা হয়। প্রামীণ ফোন কাষ্টমার কেয়ার মোবাইল ৪ ০১৭১৭-৯০৬৫৪৪(মন্ট্), ০১৯১৩-৮৩৫৩৬১(মন্ট্), ০১৭২৩-৮৮৪৯৬৪ (

কেশরহাট পৌরসভা, (রেন্টু ম্যাকার এর ২য় তলা) রাজশাহী।

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FAMILY PICTURE

