

Proposed NU Business Name: MILON TELECOM



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | SAIFUL ISLAM |
| Age | : | 3-10-1983 (34 Years) |
| Education, till to date | : | M A |
| Marital status | : | Married |
| Children | : | - |
| No. of siblings: | : | 2 Brothers & 1 Sister |
| Address | : | Vill: Chalas Collagepara, P.O: Dhanbari, P.S: Dhanbari, 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 | : | SETAF BEGUM |
| (iii) Father's name | : | MD. MOHIR UDDIN |
| (iv) GB member's info | : | Branch: Chalas Modhupur, Centre # 99(Female), Member ID: 5623, Group No: 01 Member since: 1996 (21 Years) First loan: BDT 3,000 |
| Further Information: | | Existing Loan: BDT 20000, Outstanding loan: BDT 5360 |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 16 years experience in running business. He has 6 months training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01820-557755 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SETAF BEGUM joined Grameen Bank since 21 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MILON TELECOM |
| Location | : | Dhanbari Bus stand |
| Total Investment in BDT | : | BDT 610,000/- |
| Financing | : | Self BDT 510,000/-(from existing business) 84% Required Investment BDT 1,00,000/-(as equity) 16% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20ft x 14ft= 280 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; telecom accessories .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months. |

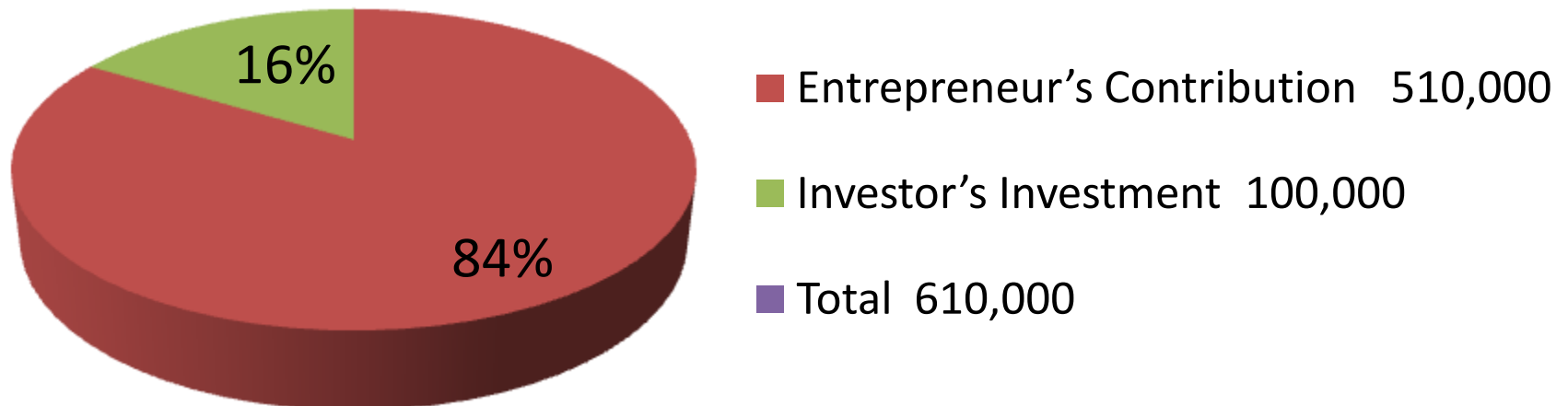
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|---------------|--------------|---------------|
| Revenue (sales) | | | |
| Telecom Accessories | 5656 | 169680 | 2036160 |
| Total sales (A) | 5656 | 169680 | 2036160 |
| Less Variable Exp. | | | |
| Telecom Accessories | 4524.8 | 135744 | 1628928 |
| Total Variable exp. (B) | 4524.8 | 135744 | 1628928 |
| Contribution Margin CM [C= (A-B)] | 1131.2 | 33936 | 407232 |
| less fixed exp. | | | |
| Rent | | 6000 | 72000 |
| Electricity bill | | 1000 | 12000 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Salary (staff) | | 12000 | 144000 |
| Entertainment | | 500 | 6000 |
| Guard | | 100 | 1200 |
| Mobile | | 300 | 3600 |
| total fixed cost (D) | | 25400 | 304800 |
| Net profit (E) [C-D] | | 8536 | 102432 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|------------|------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Mobile | 100 | 3000 | 300,000 | 25 | 3,000 | 75,000 | 375,000 |
| Batery | 100 | 200 | 20,000 | 55 | 200 | 11,000 | 31,000 |
| Charger | 120 | 70 | 8,400 | 200 | 70 | 14,000 | 22,400 |
| Head phone | 130 | 80 | 10,400 | | | 0 | 10,400 |
| Cover | 70 | 110 | 7,700 | | | 0 | 7,700 |
| Others | 10 | 400 | 4,000 | | | 0 | 4,000 |
| Security | | | 160,000 | | | | 160,000 |
| Total | 530 | | 510,500 | 280 | | 100,000 | 610,500 |

Source of Finance



Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------------|---------------|----------------|----------------|-----------------|
| Revenue (sales) | | | | | |
| Telecom Accessories | 6965 | 208950 | 2507400 | 2632770 | 2764409 |
| Total Sales (A) | 6965 | 208950 | 2507400 | 2632770 | 2764409 |
| less variable Expenses | | | | | |
| Telecom Accessories | 5572 | 167160 | 2005920 | 2106216 | 2211527 |
| Total variable Expenses (B) | 5572 | 167160 | 2005920 | 2106216 | 2211527 |
| Contribution Margin (CM)= (A-B) | 1393 | 41790 | 501480 | 526554 | 552881.7 |
| Less Fixed Expenses | | | | | |
| Rent | | 6000 | 72000 | 72000 | 72000 |
| Electricity bill | | 1000 | 12000 | 12000 | 12000 |
| Transportation | | 550 | 6600 | 6600 | 6600 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (staff) | | 12000 | 144000 | 144000 | 144000 |
| Entertainment | | 555 | 6660 | 6660 | 6660 |
| Guard | | 100 | 1200 | 1200 | 1200 |
| Mobile | | 400 | 4800 | 4800 | 4800 |
| Total Fixed Cost | | 25605 | 307260 | 307260 | 307260 |
| Net Profit (E) (C-D) | | 16185 | 194220 | 219294 | 245621.7 |
| Investment Payback | | | 40000 | 40000 | 40000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100,000 | | |
| 1.2 | Net Profit | 194,220 | 219,294 | 245621.7 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 154,220 | 333514 |
| | Total Cash Inflow | 294220 | 373514 | 579135.7 |
| 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) | 40000 | 40000 | 40000 |
| | Total Cash Outflow | 140,000 | 40000 | |
| 3 | Net Cash Surplus | 154,220 | 333514 | 539135.7 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 03 Family:0 Others:0
Experience & Skill : 16 Years:15
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



HUAWEI

HUAWEI

SAMSUNG

HUAWEI 77

SAMSUNG

SAMSUNG

SAMSUNG

SAMSUNG

SAMSUNG

SAMSUNG

SAMSUNG

SAMSUNG

WELCOME TO HUAWEI STORE



HUAWEI



HUAWEI

SAMSUNG





HUAWEI

HUAWEI

HUAWEI

HUAWEI

HUAWEI

HUAWEI

globe

SAMSUNG



SAMSUNG

SAMSUNG





SAMSUNG

HUAWEI

HUAWEI

HUAWEI

HUAWEI P9

SAMSUNG

GO

কম্পিউটার ইন্ডাস্ট্রি

Advertisement for 'কম্পিউটার ইন্ডাস্ট্রি' (Computer Industry) featuring a grid of text and images, possibly listing products or services.

SAMSUNG

oppo

মিলন টেলিফোন



FAMILY PICTURE

