

Proposed NU Business Name: **MOKTER TELECOM**



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Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOKTER HOSSAIN
Age	:	03-10-1987(30 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 05 Sisters
Address	:	Vill: Vartacherbag, P.O: Ponchosar P.S: Munshiganj sadar Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KULSUM BEGUM
(iii) Father's name	:	LATE LOTIF MOLLAH
(iv) GB member's info	:	Branch: Ponchosar , Centre # 02 (Female), Member ID: 9685, Group No: 11 Member since: 01-02-2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 9,120/-
(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	:	Five years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01747-180999
Mother's Contact No.	:	01725-577630
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KULSUM BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOKTER TELECOM
Location	:	Vartacherbag, Ponchosar, Munshiganj.
Total Investment in BDT	:	BDT 1,45,000/-
Financing	:	Self BDT 95,000(from existing business) 66 % Required Investment BDT 50,000(as equity) 34 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 13 ft= 234 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; Rice, salt,sugar,drinking water, oil,juce,chips, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in rant place. ▪Collects goods from Rikabi bazar,Munshiganj. ▪Agreed grace period is 3 months.

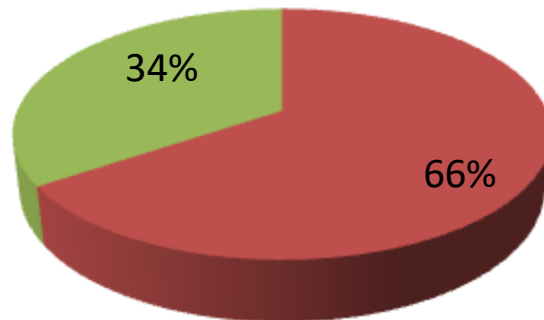
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Grocery item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rant		3,000	36,000
Electricity Bill		2,000	24,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		10,100	133,200
Net Profit (E) [C-D]		3,400	28,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetis	20,000	20,000	40,000
Soft Drink	20,000	10,000	30,000
Biscut	10,000	5,000	15,400
Ice Cream	10,000		10,000
Milk	35,000	10,000	45,000
Other		5,000	5,000
Total	95,000	50,000	145,000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000
- Total 145,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Grocery item	3,500	105,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	105,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Grocery item	2,975	77,250	927,000	973,350	10,22,017
Total variable Expense (B)	2,975	77,250	927,000	973,350	10,22,017
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,372
Less. Fixed Expense			,		
Rant		3,000	36,000	36,000	36,000
Electricity Bill		2,000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,700	3,800
Transportation		500	6,000	6,100	6,200
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Total Fixed Cost		10,100	133,200	133,400	133,600
Net Profit (E) [C-D]		5,650	55,800	65,050	74,772
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	55,800	65,050	74,772
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		35,800	80,850
	Total Cash Inflow	105,800	100,850	155,622
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	35,800	80,850	135,622

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

ফরম পূরণের নির্দেশিকা



১. ফর্মটি সঠিকভাবে পূরণ করুন।
২. ফর্মটি সঠিকভাবে পূরণ করুন।
৩. ফর্মটি সঠিকভাবে পূরণ করুন।
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১০. ফর্মটি সঠিকভাবে পূরণ করুন।

আমি/আমরা এই
নতুন প্রিপেইড সর্বস্বত্ব

6GB

সর্বস্বত্ব

- 1GB
- 5GB
- 10GB



সর্বস্বত্ব

কি পদ্ধতিতে
করা হয়





ফরম পূরণের নির্দেশিকা

6GB

Advertisement for a 6GB mobile data plan. It features a photograph of a group of people (a man and two women) sitting together and looking at a smartphone. The text '6GB' is prominently displayed in a blue box.

Advertisement for a mobile service. It features a portrait of a woman and some text in Bengali. The text includes '০১৭২৭৬৬৬৬৬৬' and 'জিবি'.

আপোষিক মূল্যে
০১৬৯৯৯৯৯৯৯৯৯৯

১২ জিবি

জিবি

আপোষিক পদ্ধতিতে
ম বিক্রয় করা হয়

Advertisement featuring a portrait of a smiling man. The text above it says 'আপোষিক পদ্ধতিতে ম বিক্রয় করা হয়'.

মা ডারাইটি

বাংলাদেশের
সবচেয়ে

Advertisement for 'মা ডারাইটি' (Ma Dairaiti). It features a portrait of a woman and the text 'বাংলাদেশের সবচেয়ে'.



ম পুরনের নির্দেশিকা



১২ জিবি

১২ জিবি

১২ জিবি

স্বাস্থ্যকর খাদ্য

স্বাস্থ্যকর পদ্ধতিতে



মা ডায়ারি

ROCKET

১২ জিবি

১২ জিবি

১২ জিবি

১২ জিবি

১২ জিবি

১২ জিবি

১২ জিবি

১২ জিবি

FAMILY PICTURE

