

Proposed NU Business Name: **Mou Telecom**



Project identification and prepared by: S.M. Habibullah,
Jamurki Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Rasel Ahmed
Age	:	15-10-1992 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers& 2 Sisters.
Address	:	Vill: Gorai Najirpara ,P.O: Gorai ,P.S:Mirzapur, 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	:	Dolena Begum
(iii) Father's name	:	Mohor Ali
(iv) GB member's info	:	Branch:Gorai , Mirzapur, Centre #94 (Female), Member ID:4107/1 , Group No: 02 Member since: 11-06-2008 (09 Years) First loan: BDT = 5,000/- Last Loan = 66,000/-
Further Information:	:	Outstanding loan:= 54,384/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	07 years of business experience.
Own Business and Training Info	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-858702
Family's Contact No.	:	01845-039979
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dolena Begum joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

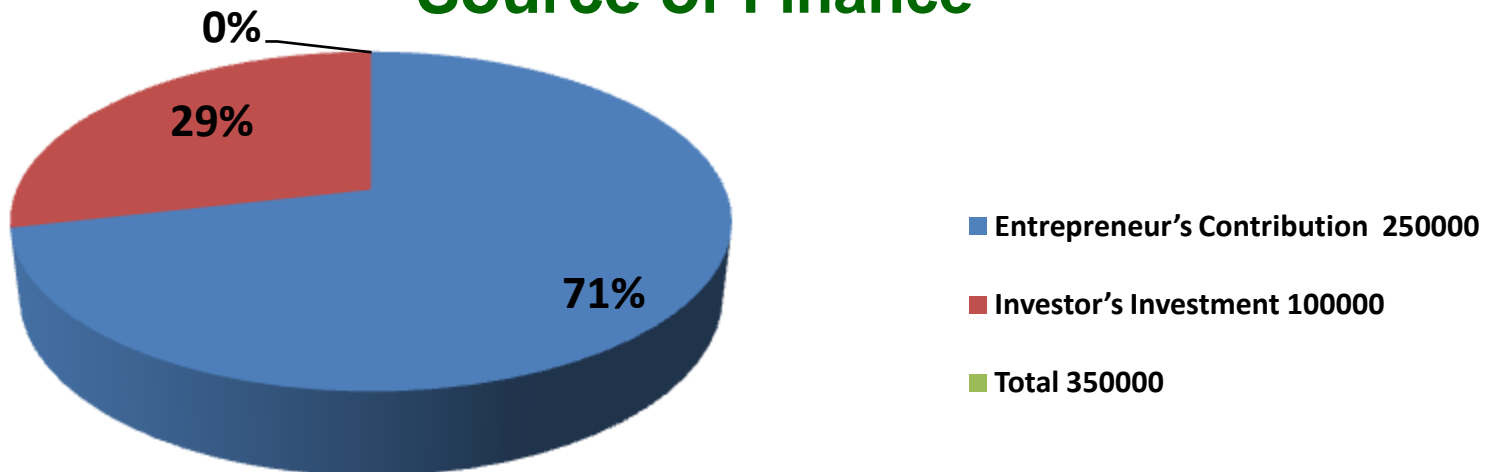
Business Name	:	Mou Telecom.
Location	:	Gorai Najira bajar,Mirzapur,Tangail.
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 71% Required Investment BDT 1,00,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x10 ft= 120 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods and Service like:Flexiload,Rocket,Bikash,Cable etc. ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Mirzapur.. -Agreed grace period is 3 months

Existing Business

Revenue (sales)	Daily	Monthly	Yearly
Mobile cover,Hand watch,Clock etc.	3000	90000	1080000
Servicing		0	0
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Mobile cover,Hand watch,Clock etc.	2550	76500	918000
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent		2000	24000
Electricity Bill		400	4800
Transportation		0	0
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		300	3600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3600
Total fixed Cost (D)		8000	96000
Net Profit (E) [C-D]		5500	66000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bikash			20000	Bikash			40000	60000
Flexiload			20000	Flexiload			20000	40000
Rocket			8000	Rocket			10000	18000
Battery	120	200	24000	Mobile	30	1000	30000	54000
Back Cover	150	80	12000					12000
SIM	100	92	9200					9200
Balb	10	220	2200					2200
Cable	1	1200	1200					1200
Glass Paper	300	30	9000					9000
Mobile charger	40	80	3200					3200
Machineries			100000					100000
OTHERS			11200					11200
SECURITY			30000					30000
TOTAL			250000				100000	350000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue (sales)	Daily				
Mobile cover,Hand watch,Clock etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Servicing	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense		0			
Mobile cover,Hand watch,Clock etc.	600	18,000	216,000	226,800	238,140
Total variable Expense (B)	600	18,000	216,000	226,800	238,140
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		400	4,800	5,100	5,400
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,600	3,600
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		300	3,600	3,700	3,800
Total fixed Cost (D)		8,000	96,000	96,400	96,800
Net Profit (E) [C-D)		10,000	120,000	126,000	132,300
Investment Pay Back			40,000	40,000	40,000

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	100000		
1.2	Net Profit	120000	126000	132300
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80000	166000
	Total Cash Inflow	220000	206000	298300
2	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	80000	166000	258300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0` Others:0
Experience & Skill : 12 Years
Own Business : 08 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



গ্রামীণফোন

মৌ টেলিকম

সিটি সি. পি. স্টার্ট, ঢাকা

মেলগোচ, গোড়াহ, মজাপুর, তাংগাইল।

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প্রয়োজনে পাশে
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10-17	5-1000	P-500	P-1000	E-1000	C-1000	10-10-17	5-1000	P-500	P-1000	E-1000	C-1000
10-17	12,000	15,000	2,000	0	25,000	10-10-17	4,000	45,000	3,000	0	41,000
10-17	3,000	25,000	1,500	0	31,500	10-10-17	1,000	41,000	5,000	0	38,000
10-17	5,000	31,500	2,500	0	39,000	20-10-17	5,000	38,000	0	0	43,000
10-17	4,000	34,000	0	0	38,000	21-10-17	3,000	47,000	19,000	1,000	35,000
10-17	4,000	38,000	10,000	0	32,000	22-10-17	3,000	39,000	0	0	38,000
10-17	4,000	32,000	12,000	0	24,000	23-10-17	4,000	28,000	2,000	0	40,000
10-17	3,000	24,000	8,000	0	29,000	24-10-17	2,000	40,000	0	0	42,000
10-17	3,000	20,000	0	0	25,000	25-10-17	0	42,000	0	0	42,000
10-17	3,000	25,000	0	0	31,000	26-10-17	0	42,000	0	0	42,000
10-17	4,000	31,000	4,000	2,000	29,000	27-10-17	3,000	42,000	0	0	45,000
10-17	6,000	29,000	1,000	0	34,000	28-10-17	3,000	45,000	0	0	48,000
10-17	6,000	34,000	7,000	0	33,000	29-10-17	2,000	48,000	10,000	0	40,000
10-17	8,000	33,000	2,000	0	39,000	30-10-17	2,000	40,000	5,000	0	37,000
10-17	5,000	39,000	0	0	44,000	31-10-17	3,000	37,000	0	0	40,000
10-17	3,000	44,000	10,000	0	37,000						
10-17	4,000	37,000	1,000	0	40,000						
10-17	5,000	40,000	0	4,000	45,000						

Date	S. Price	P. Price	P. Price	F. Price	e. Price
01-12-17	2,000	2,800	15,000	0	15,000
02-12-17	3,000	7,000	0	0	18,000
03-12-17	4,000	13,000	0	0	22,000
04-12-17	3,000	22,000	0	0	25,000
05-12-17	4,000	25,000	5,000	0	24,000
06-12-17	3,000	24,000	0	0	27,000
07-12-17	3,000	27,000	0	0	30,000
08-12-17	4,000	30,000	2,000	3,000	30,000
09-12-17	3,000	30,000	0	0	33,000
10-12-17	2,000	33,000	0	0	35,000
11-12-17	4,000	35,000	15,000	0	24,000
12-12-17	2,000	24,000	0	0	26,000
13-12-17	2,000	26,000	0	0	28,000
14-12-17	2,000	28,000	12,000	0	18,000
15-12-17	3,000	18,000	0	1,000	20,000
16-12-17	2,000	20,000	0	0	22,000
17-12-17	3,000	22,000	0	0	25,000

Date	S. Price	P. Price	P. Price	F. Price	e. Price
18-12-17	2,000	25,000	0	0	29,000
19-12-17	3,000	27,000	0	0	30,000
20-12-17	4,000	30,000	9,000	0	29,000
21-12-17	0	29,000	0	0	29,000
22-12-17	0	29,000	0	0	29,000
23-12-17	2,000	29,000	10,000	0	21,000
24-12-17	3,000	21,000	0	0	24,000
25-12-17	2,000	24,000	0	0	26,000
26-12-17	3,000	26,000	0	0	29,000
27-12-17	2,000	29,000	2,000	0	29,000
28-12-17	3,000	29,000	0	0	32,000
29-12-17	4,000	32,000	0	0	36,000
30-12-17	0	36,000	0	0	36,000
31-12-17	0	36,000	0	0	36,000

FAMILY PICTURE

