



Proposed NU Business Name : **MINTU TELECOM**

Business Category : **Services & Transportations ,
Stationary & Telecom Service**



Business Proposal Identified & Prepared by : **Md. Delwar Hossain, Unit Incharge Kapasia ,
Dhaka,Zone 01.**

Business Proposal Verified by : **Md. Delwar Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	TAWHID HOSSAIN Vill: Dushya Narayanpur, Union: Kapasia, District: Gazipur
Age	:	29 years
Marital Status	:	Single
Children	:	No childrens
No. of siblings	:	3 (Three) Brothers and 3 (Three) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Late Momtaz Begum
(iii) Father's name	:	Late Abdul Mozid
(iv) GB member's info	:	Branch: Kapasia, Kapasia, Centre # 27 Loan no.: 3216, Member since 19 July 1993 First loan: Tk. 5,000 Last loan: Tk. 15,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Shopkeeper
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 20,000 (Twenty Thousand)
Other Own/Family Sources of Income	:	Occupation of other member(s): Shopkeeper
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01781306379, 01714587087
NU's NID/Birth Certificate No.	:	3313643241269
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late Momtaz Begum was a GB member from 19 July 1993 to 11 September 2006, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Business.
- Finally GB loan helped her to improve Small business development.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>MINTU TELECOM</i>
Address/ Location	:	Kapasia Pailot School Market, Kapasia,Gazipur.
Total Investment Required in BDT	:	Tk. 130,000
Financing	:	Self Tk. 70,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Service 25%
(ii) Estimated % of proposed gross profit margin	:	From Service 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Income from Income from servicing etc.	2,000	56,000	672,000
Total Sales/commission (A)	2,000	56,000	672,000
Less: Cost of Sales			
Cost of Income from servicing etc.	1,500	42,000	504,000
Total Cost of Sales and Services (B)	1,500	42,000	504,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
Less: Operating Cost			
Shop Rent		1,300	15,600
Electricity Bill		300	3,600
Transportation Expense		700	8,400
SALLERY WON		4,000	48,000
Entertainment Expenses		150	1,800
Generator Bill		300	3,600
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		6,750	81,000
Net Profit (C-D)		7,250	87,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Bkash, Security, Income from Load, Rokat, Others, Stationary Item, Soft Drinks etc.)	Investment in products (Bkash, Stationary Item, Others, Bakery Item, Soft Drinks etc.)	70,000	60,000	130,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		70,000	60,000	130,000

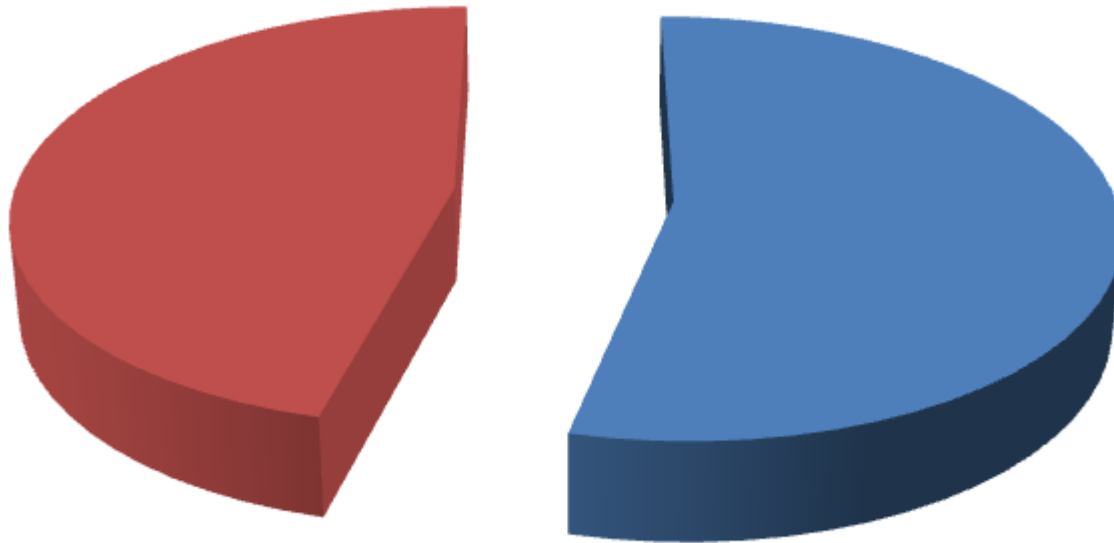
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 70,000 (53%)

■ GSSB's Investment BDT 60,000 (47%)

■ Total Capital BDT 130,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated income from Servicing Parts etc.	3,000	84,000	1,008,000	3,300	92,400	1,108,800	3,630	101,640	1,219,680
Total Sales/commission (A)	3,000	84,000	1,008,000	3,300	92,400	1,108,800	3,630	101,640	1,219,680
Less: Cost of Sales									
Estimated cost of Servicing Parts etc.	2,250	63,000	756,000	2,475	69,300	831,600	2,723	76,244	914,928
Est. Total Cost of Sales and Services (B)	2,250	63,000	756,000	2,475	69,300	831,600	2,723	76,244	914,928
Gross Profit (C) [C=(A-B)]	750	21,000	252,000	825	23,100	277,200	907	25,396	304,752
Less: Operating Cost									
Shop Rent		1,300	15,600		1,430	17,160		1,573	18,876
Electricity Bill		500	6,000		550	6,600		605	7,260
Transportation Expense		1,000	12,000		1,100	13,200		1,210	14,520
SALLERY WON		4,000	48,000		4,400	52,800		4,840	58,080
Entertainment Expenses		150	1,800		165	1,980		182	2,184
Mobile Bill		350	4,200		385	4,620		424	5,088
Ownership Transfer Fee		364	3,276		364	4,368		364	4,356
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		7,664	90,876		8,394	100,728		9,198	110,364
Net Profit (C-D)		13,336	161,124		14,706	176,472		16,198	194,388
Retained Income			161,124			337,596			531,984

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	164400	180840	198744
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	144762	299418
	Total Cash Inflow	224400	325602	498162
2.0	Cash Outflow			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	19638	26184	26178
	Total Cash Outflow	79638	26184	26178
3.0	Total Cash Surplus	144762	299418	471984

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures







