



Proposed NU Business Name : **SUMON TELECOM AND MOBILE SUPERVISING CENTER**

Business Category : **Services & Transportations ,**

সুমন টেলিকম এন্ড মোবাইল
রতন সুপার মার্কেট, তালতলা, নাগরপুর বাজার। মোবাইল: ০১৭৯২-৫১৭৯৫৪ * ০১৭৬



Business Proposal Identified & Prepared by : **Nazim Uddin Mia, Unit Incharge Nagorpur , Tangail, Zone 01.**

Business Proposal Verified by : **Nazim Uddin Mia**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD. MONIRUL ISLAM Vill: Mamudnagar, Union: Mamudnagar, District: Tangail
Age	:	32 years
Marital Status	:	Married
Children	:	2 (Two) Sons
No. of siblings	:	1 (One) Brother and 1 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	OJIFA BEGUM
(iii) Father's name	:	Late ANOWAR HOSSAN
(iv) GB member's info	:	Branch: Mamudnagar Nagarpur, Nagarpur, Centre # 30 Loan no.: 3161, Member since 01 April 2001 First loan: Tk. 3,000 Last loan: Tk. 50,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	Businessman
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 12 (Twelve) year(s) of experience in running his own business. He started the business with BDT 80,000 (Eighty Thousand)
Other Own/Family Sources of Income	:	Mother's occupation: Housewife Occupation of other member(s): Housewife Developments from entrepreneur's current business are Land Purchase, New Business Development, Investment, Child education development, Other, Cow Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01712517954, 01734502291
NU's NID/Birth Certificate No.	:	9317658110533
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- OJIFA BEGUM is a GB member since 01 April 2001, at first she took GB loan BDT 3,000 (Three 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>SUMON TELECOM AND MOBILE SUPERVISING CENTER</i>
Address/ Location	:	TALTOLA ROARD RATON SUPAR MARKET NAGARPUR TANGAIL
Total Investment Required in BDT	:	Tk. 6.70,000
Financing	:	Self Tk.570,000 Required Investment Tk. 100,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	5,500	154,000	1,848,000
Total Sales/commission (A)	5,500	154,000	1,848,000
Less: Cost of Sales			
Cost of Product(s)	4,400	123,200	1,478,400
Total Cost of Sales and Services (B)	4,400	123,200	1,478,400
Gross Profit (C) [C=(A-B)]	1,100	30,800	369,600
Less: Operating Cost			
Electricity Bill		1,000	12,000
Generator Bill		100	1,200
Entertainment Expenses		500	6,000
Night Guard Bill		150	1,800
Transportation Expense		1,000	12,000
Mobile Bill		500	6,000
Present salary (Entrepreneur)		5,000	60,000
Present salary Assistant		5,000	60,000
RENT		1,600	19,200
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		14,850	178,200
Net Profit (C-D)		15,950	191,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

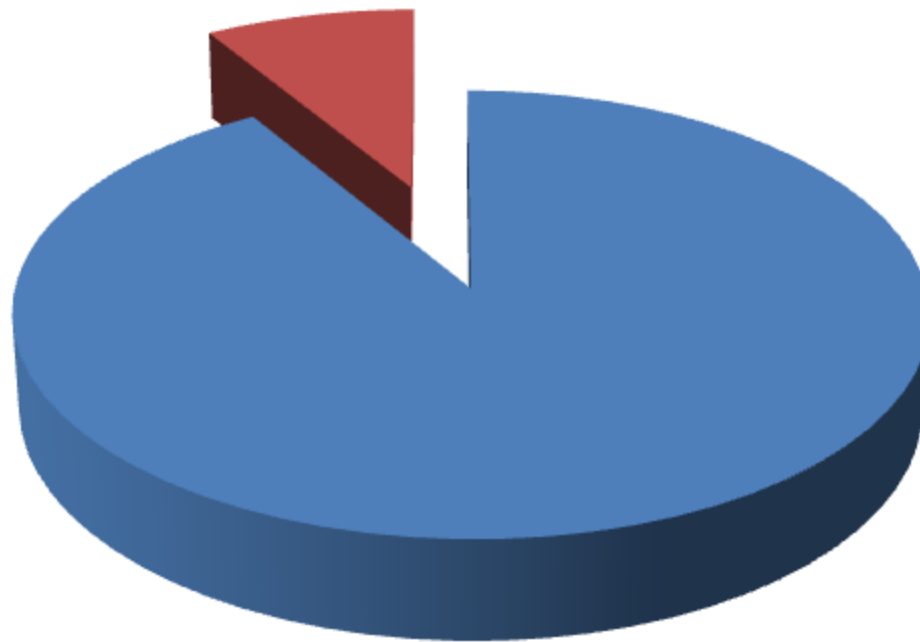
Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different Types Of Electric Items etc.)	Investment in products (Different Types Of Electric Items etc.)	480,000	100,000	5,80,000
Cash in hand		0		0
Bank Balance		0		0
Advance		90,000		90,000
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		5.70,000	100,000	6,70,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 5,70,000 (93%)

■ GSSB's Investment BDT 100,000 (7%)

■ Total Capital BDT 670,000



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 sales income from Product(s)	6,500	182,000	2,184,000	6,825	191,100	2,293,200	7,166	200,648	0
Total Sales/commission (A)	6,500	182,000	2,184,000	6,825	191,100	2,293,200	7,166	200,648	0
Less: Cost of Sales									
Estimated cost of Product(s)	5,200	145,600	1,747,200	5,460	152,880	1,834,560	5,733	160,524	0
Est. Total Cost of Sales and Services (B)	5,200	145,600	1,747,200	5,460	152,880	1,834,560	5,733	160,524	0
Gross Profit (C) [C=(A-B)]	1,300	36,400	436,800	1,365	38,220	458,640	1,433	40,124	0
Less: Operating Cost									
Electricity Bill		1,050	12,600		1,155	13,860		1,271	0
Generator Bill		120	1,440		132	1,584		145	0
Entertainment Expenses		550	6,600		605	7,260		666	0
Night Guard Bill		200	2,400		220	2,640		242	0
Transportation Expense		1,050	12,600		1,155	13,860		1,271	0
Mobile Bill		550	6,600		605	7,260		666	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
Present salary Assistant		5,000	60,000		5,500	66,000		6,050	0
RENT		1,600	19,200		1,760	21,120		1,936	0
Ownership Transfer Fee		952	8,568		952	11,424		952	8
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		16,072	190,008		17,584	211,008		19,249	8
Net Profit (C-D)		20,328	246,792		20,636	247,632		20,875	-8
Retained Income			246,792			494,424			494,416

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	100000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	255360	259056	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	203934	394422
	Total Cash Inflow	355360	462990	394422
2.0	Cash Outflow			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	51426	68568	6
	Total Cash Outflow	151426	68568	6
3.0	Total Cash Surplus	203934	394422	394416

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 (12 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures











