#### **Proposed NU Business Name: MRIDUL TELECOM & ELECTRONICS O COSMETICS**



Project identification and prepared by: Shahabuddin, Mohonpur Unit, Rajshahi

Project verified by: MD. Mijanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. SOHEL SHAKH	
Age	:	02-03-1990 (26 Years)	
Education, till to date	:	SSC	
Marital status	:	Married	
Children	:	1Son	
No. of siblings:	:	1Brothers& 1 Sister	
Address	:	Vill: Mougachi, P.O: Mougachi, P.S: Mohonpur, Dist: Rajshahi	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  MST. JOSTHNA BIBI  MD. SAMSUDDIN SHAKH  Branch: Mougachi, Mohonpur, Centre # 14(Female),  Member ID: 4989, Group No: 08  Member since: 16-08-2010 (06 Years)  First loan: BDT 10,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 50000, Outstanding loan: BDT 12750 N/A No No 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	:	5 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811717015
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOSTHNA BIBI joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

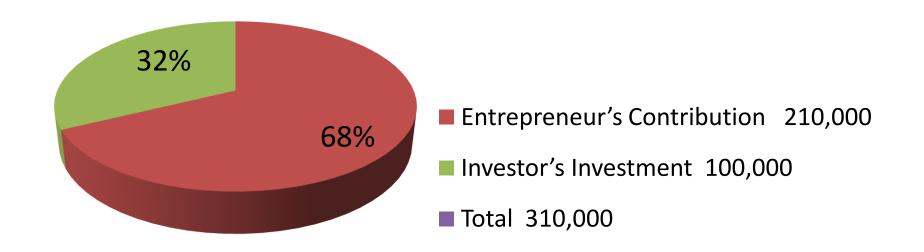
Proposed Nobin Udyokta Business Info			
Business Name	:	MRIDUL TELECOM & ELECTRONICS O COSMETICS	
Location	:	Mougachi bazar, Mougachi, Mohonpur, Rajshahi	
Total Investment in BDT	:	BDT 310,000/-	
Financing	:	Self BDT 210,000/-(from existing business) 68% Required Investment BDT 1,00,000/-(as equity) 32%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	12 ft x 10 ft= 120 square ft	
Security of the shop	:	N/A	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; electronics item, Bkash etc.</li> <li>Average 10% gain on sale.</li> <li>The business is operating by entrepreneur. Existing 1 employee.</li> <li>Collects goods from Rajshahi.</li> <li>Agreed grace period is 3 months.</li> </ul>	

#### **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric items	3000	90000	1080000
bkash,flexiload & utility billpay	281	8430	101160
Total Sales (A)	3281	98430	1181160
Less Variable Expense			
Electric items	2700	81000	972000
Total variable Expense (B)	2,700	81000	972000
Contribution Margin (CM) [C=(A-B)	581	17430	209160
Less Variable Expense			
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3500	
Entertainment		500	6000
Guard		50	600
Mobile bill		300	3600
Total fixed cost (D)		10,150	121800
Net Profit (E)= [C-D]		7,280	87360

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Electric item	120,000	50,000	170000		
Bkash,DBBL,Utility bill pay	50,000	20,000	70000		
Flexi load	20,000	10,000	30000		
Bag	10,000	20,000	30000		
Cosmetics	10,000	-	10000		
	210,000	100,000	310000		

#### **Source of Finance**



Financial P	rojection	(BDT)
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Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Electric items	4400	132000	1584000	1663200
bkash,flexiload & utility billpay	390	11700	140400	147420
Total Sales (A)	4790	143700	1724400	1810620
Less Variable Expense				
Electric items	3960	118800	1425600	1496880
ltem				
Total variable Expense (B)	3,960	118800	1425600	1496880
Contribution Margin (CM) [C=(A-B)	830	24900	298800	313740
Less Variable Expense				
Electricity bill		350	4200	4400
Transportation		600	7200	7,400
Salary (Self)		5000	60000	60000
Salary(Staff)		3500	42000	42000
Entertainment		600	7200	7400
Mobile bill		350	4200	4400
Total fixed cost (D)		10,400	124800	125,600
Net Profit (E)= [C-D]		14500	174000	188,140
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit	174,000	188,140
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		114,000
	Total Cash Inflow	274000	302140
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	114,000	242140

#### SWOT ANALYSIS

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 Years

Quality goods & services;

Skill and experience;

#### WEAKNESS

Lack of Capital/Investment

#### **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

#### THREATS

Theft

Fire

Political unrest

## Pictures



## প্রোঃ- মোঃ সোহেল শেখ

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# धृतिल किलिक्या अक शक्तिकारिका

এখানে সকল প্রকার মোবাইল এবং ইলেকট্রিক যাবতীয় মালামাল সুলভ মূল্যে খুচরা ও পাইকারী বিক্রয় করা হয়।

মৌগাছী বাজার, মোহনগুর, রাজণাই। F-mail: mudultelecoma mail























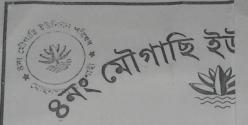






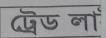


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ব্যবসা প্রতিষ্ঠানের নাম ঃ ব্রাট্রা (তিতি মালিকের নাম ঃ

হিকানা ঃ গ্রাম ঃ ........................

উপজেলা ঃ মোহনপুর, জেলা ঃ রাজশাহী।

नारंदनन भ्यामकान : 20 % ( ) वार्यना वृद्धित नाम : 200 % ( ) वार्यना वृद्धित नाम :

रावमात श्रान :

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Banglades! NATIONAL ID CARD / জাতীয় পরিচয় পর



নাম: মোঃ সোহেল শেখ

Name: Md. Sohel Shakh
পিতা: মোঃ সামমুশীন শেখ

মাতা: মোছাঃ জোসনা বিবি

Date of Birth: 02 Mar 1990

ID NO: 8115367414290

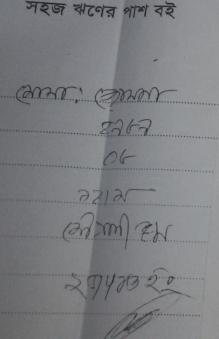
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 এই কাণ্ডটি গণপ্ৰজাইন্তী বাংলাদেশ সৱকারের সম্পত্তি। কাণ্ডটি বাবহুবকারী কারীর আ কোথাও পাওয়া পেলে নিকটম্ব পোট অফিসে জমা দেয়ার জনা অনুবাধ করা হালা।

ঠিকানা: গ্রাম/রাস্তা: মৌগান্টা, মৌগান্টা, ভাকমর: মৌগান্টা - ৬২২০, মোনশুর,

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MANUEL CALLACA ALLENGA

### **FAMILY PICTURE**

