

Proposed NU Business Name: **MOMIN TELECOM**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOMIN SARKAR
Age	:	05-03-1993 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Gonokoiro , P.O: Taherpur, P.S: Durgapur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SOBEDA BIBI
(iii) Father's name	:	MD. KHALIL SARKER
(iv) GB member's info	:	Branch: Sreepur, Bagmara Centre # 32 (Female), Member ID: 2928/3, Group No: 06 Member since: 2008 (07Years) First loan: BDT -8000
Further Information:		Existing Loan: BDT 2000, Outstanding loan: 1780
(v) Who pays GB loan installment	:	Father
(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	:	3 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.	:	01723-117154
Mother's Contact No.	:	01784-093729
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOBEDA BIBI joined Grameen Bank since 07 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOMIN TELECOM
Location	:	Sreepur, Bagmara
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 190,000/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 40000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile & mobile accessories. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented. ▪Agreed grace period is 3 months.

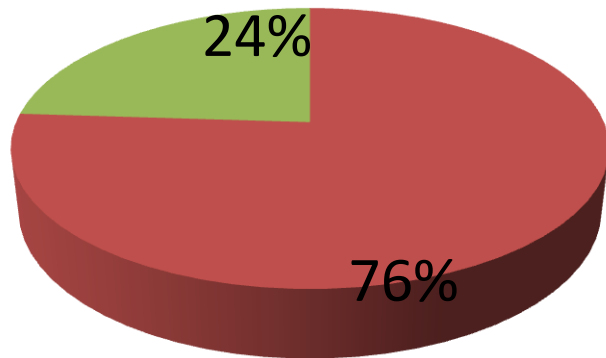
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile & Accessories	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Mobile & Accessories	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		500	6,000
Transportation		500	6,000
Guard		50	600
Total fixed Cost (D)		8,050	96,600
Net Profit (E) [C-D]		6,950	83,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Memory Card (200 x 300)	60,000	20,000	80,000
Can Speaker (50 x 200)	10,000	14,000	24,000
Headphone (600 x 55)	39,000	6,000	45,000
Power Bank (15 x 250)	3,750	0	3,750
Fan (20 x 250)	5,000	0	5,000
AC Fan (4 x 300)	1,200	10,000	11,200
Mobile & Accessories	50,050	0	50,050
LCD (150 x 140)	21,000	10,000	31,000
Total	190,000	60,000	250,000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 60,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile & Accessories	3,200	96,000	1,152,000	1,209,600
Total Sales (A)	3,200	96,000	1,152,000	1,209,600
Less. Variable Expense				
Mobile & Accessories	2,560	76,800	921,600	967,680
Total variable Expense (B)	2,560	76,800	921,600	967,680
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		200	2,400	3,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	7,000
Transportation		800	9,600	11,500
Guard		50	600	600
Total Fixed Cost		8,450	101,400	105,600
Net Profit (E) [C-D]		10,750	129,000	136,320
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	129,000	136,320
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		93,000
	Total Cash Inflow	189,000	229,320
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	93,000	193,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

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তারিখ: ১৯

৫০১৩

পৌরসভা আর্ডিন্যান্স এর ১৫১ ধারা অনুযায়ী প্রতিষ্ঠা
কাম্পানির জন্য অনুমোদন প্রাপ্ত নিম্ন বর্ণিত ব্যক্তি/প্রতিষ্ঠা
মেয়াদ ২০২৫-২০২৫ সালের ৩০শে জুন পর্যন্ত বলবৎ

কার্যের নাম: মোস্তাফিজ চৌধুরী

মোস্তাফিজ চৌধুরী

মোস্তাফিজ চৌধুরী

থানা: দুর্গাপুর





LAVA

Made in China

ITEM NO. 100
TELEPHONE NO. 100
BRAND/MODEL 100
DESCRIPTION DC Charger
QUANTITY 100 PCS
NET WEIGHT 6.7 KGS
GROSS WEIGHT 8.9 KGS
MEASUREMENT 55x33x5 CM
ORIGIN CHINA

ANCHOR

Blash

GLASS

3G

Display
4.0" WVGA Display (480 x 800px)

Camera
3.2 MP Camera with LED Flash
1.3MP Front Camera



PERFORMANCE
never lets you down



12



14:17
Slide

W112



02



L-Phone
GRAND2
ENLARGE YOUR JOY



FAMILY PICTURE

