

A Nobin Udyokta Project Mizan Telecom and Electric



Project by: Md. Mizanur Rahman

Identified by: Md,Ziaul Hoque

Verified By: A.S.M Shahidul Haqu



GRAMEEN TRUST

Dhamrai Unit
Area 3

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Mizanur Rahman
Age	:	01-12-1982 (33Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brother, 1 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rowsan Ara
(iii) Father's name	:	Firoz Alam
(iv) GB member's info	:	Member since: 02/03/2010 Branch: Baliati, Centre no.65, Group:04 Loanee No.5125 First loan: Tk. 5000/- Total Amount Received: Tk. 2,00,000/- Existing loan: Tk. 80,000/- Outstanding: Tk. 18,560/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business(Electric and Telecom)
Trade License Number	:	32
Business Experiences and Training Info.	:	03 Years
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01835035555
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2010. At first his mother took a loan amount of 5000 BDT from Grameen Bank. She invested the money in her son's business for expansion. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Mizan Telecom and Electric
Address/ Location	:	Vatara Bazar, Saturia, Manikgonj
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT : 200,000 (from existing business) - 67% Required Investment BDT : ,100,000 (as equity) - 33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Furniture and Fan Mobile Set (5) Computer Presents Goods item: (*)	15,000 5,000 30,000 150,000		200,000
Proposed Items:		100,000	100,000
Total Capital	200,000	100,000	300,000

N.B: Details of Present (*) & proposed () items have enclosed in next slide.**

PRESENT & PROPOSED INVESTMENT Breakdown



Present item	
Product name	Amount
Mobile charger(20)	2000
Battery (40)	10,000
Charger Light (20)	2000
Bulb (50)	10,000
Memory Card (20)	6000
SIM Card (120)	12000
Head Phone (60)	7200
Remote (100)	10,000
Mosquito Bat (4)	800
Mobile catching (40)	2000
Ceiling Fan (8)	15,000
Electric Wire, Screw, Steel Boat	10,000
IPS (3)	20,000
Flexi Load (GP, Robi, Banglalink)	15,000
PVC Board, Multi plug	8,000
Switch Socket, Holder, Circuit Breaker, Earthing Rod	20,000
Total	150,000

Proposed item	
Product Name	Amount
Mobile Handset Normal 10	20,000
Mobile Handset (Android) (20)	80,000
Total	100,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2000	60000	720000
<i>Less: Cost of sale (B)</i>	1800	54000	648000
Profit from sale 10% (A-B)= [C]	200	6000	72000
Income from Flexi load, Service	100	3000	36000
Gross Profit	300	9000	108000
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Night Guard Bill		200	2400
Mobile Bill		200	2400
Salary from Business		5,000	60,000
Others (Entertainment)		100	1200
<i>Non Cash Item:</i>			
Depreciation Expenses(50,000*15%)		625	7500
<i>Total Operating Cost (D)</i>		6,425	77,100
Net Profit (C-D):		2,575	30,900

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
Sales (A)	3000	90000	1080000	3500	105000	1260000	4000	120,000	14,40,000
Less: Cost of Sale (B)	2700	81000	972000	3150	94500	1134000	3600	108,000	12,96,000
Profit from sale 10%	300	9000	108000	350	10500	126000	400	12,000	144,000
Income from service, Flexiload	200	6000	72000	225	6,750	81,000	250	7,500	90,000
Gross Profit	500	15,000	1,80,000	575	17,250	207,000	650	19,500	2,34,000
Less operating cost :									
Electricity bill		300	3600		400	4800		500	6000
Night Guard Bill		200	2400		300	3600		300	3600
Salary from Business		7000	84000		7000	84000		7000	84000
Mobile Bill		200	2400		300	3600		400	4800
Others		100	1200		200	2400		200	2400
Non Cash Item:									
Depreciation Expense		625	7500		625	7500		625	7500
Total Operating Cost (D)		8,425	101,100		8,825	105,900		9025	108,300
Net Profit (C-D) = (E)		6,575	78,900		8,425	101,100		10,475	125,700
GT payback			40,000			40,000			40,000
Retained Income:		38,900		61,100			85,700		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	78,900	101,100	125,700
1.3	Depreciation (Non cash item)	7,500	7,500	7,500
1.4	Opening Balance of Cash Surplus	0	27,840	96,440
	Total Cash Inflow	1,86,400	1,36,440	2,29,640
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan*	18,560	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,58,560	40,000	40,000
3.0	Net Cash Surplus	27,840	96,440	1,89,640



STRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 16 hours shop open
- No loan against business
- Located beside Road

WEAKNESS

- Lack of investment

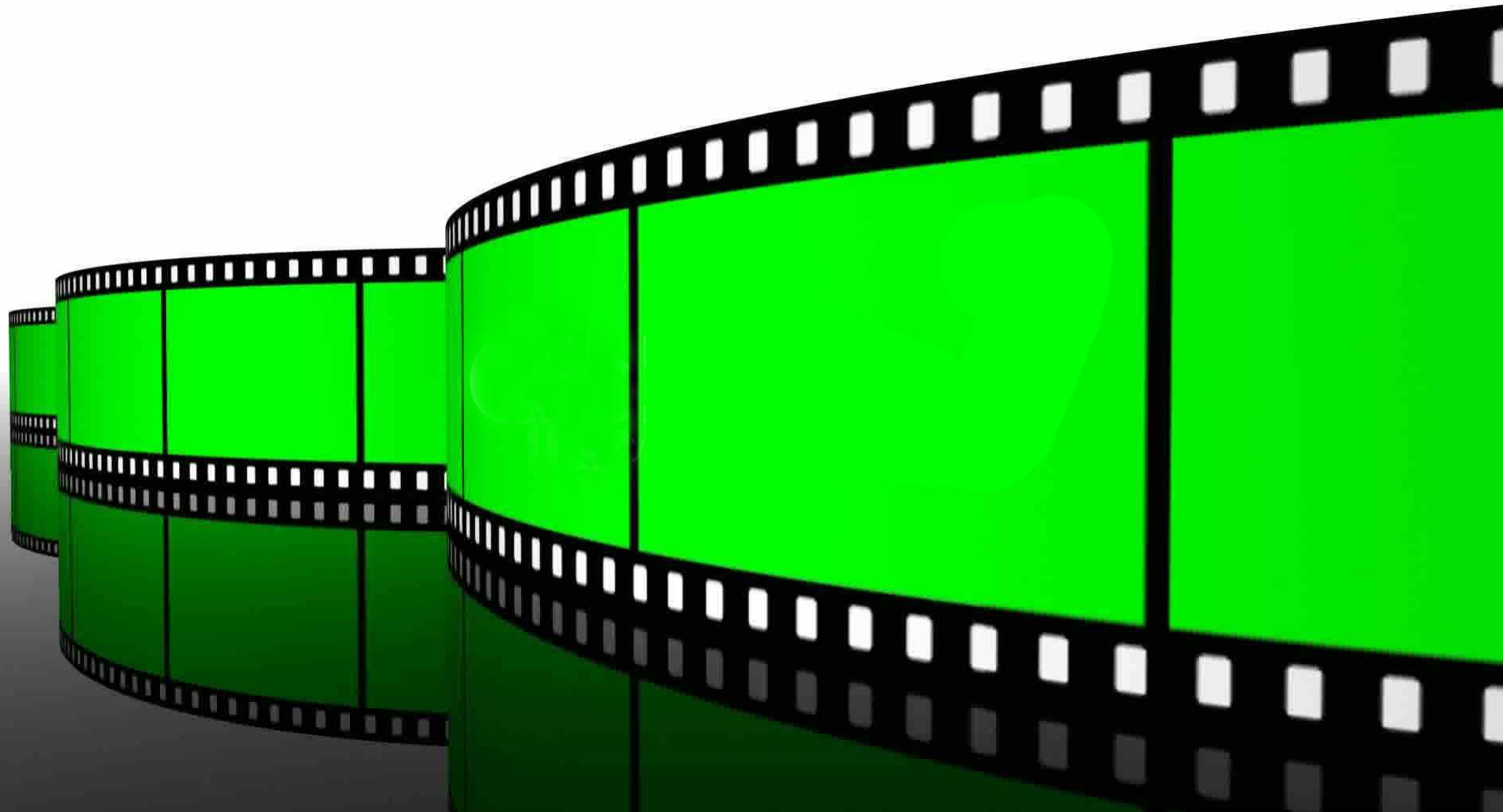
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

THREATS

- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs





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Certificate of Excellence

THIS CERTIFICATE IS AWARDED TO

MD. MIZANUR RHAMAN

Outlet Name **MIZAN ELECTRICS** Outlet Code **R231576**

who has successfully completed the training on
BIOMETRIC SIM SALES PROCESS
held on November - December, 2015

[Signature]
.....
Zonal Sales Manager





বটেল



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মিজানুর রহমান
Name: Mizanur Rahman
পিতা: মিরজোহর আলম
মাতা: হালিমাতুল বেগম
Date of Birth: 01 Oct 1982
ID NO: 5617019089525

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50
210

MR SD

Mizanur Rahman



ইউ, পি, ফরম (১২ (১) নিয়ম অনুযায়ী)

ক্রমিক নং- 73 তারিখ: 22/07/2020
 লাইসেন্স নং-

বাণিজ্যিক ইউনিয়ন পরিষদ

ট্রেড লাইসেন্স

ইউনিয়ন পরিষদ: বাণিজ্যিক, উপজেলা: সাটুরিয়া,
জেলা: মানিকগঞ্জ।

মালিকের নাম: মিঃ মিজানুর রহমান
 পিতা/স্বামীর নাম: ফিরোজ আলম
 ঠিকানা: ডাকঘর রাস্তার ডাকঘর: বাণিজ্যিক
 উপজেলা: সাটুরিয়া, জেলা: মানিকগঞ্জ।
 প্রতিষ্ঠানের নাম: মিঃ মিজানুর রহমান এন্ড ইলেকট্রিক
 ওয়ার্ড নং: ০৪ ব্যবসার ধরণ: ইলেকট্রিক
 ট্রেড লাইসেন্স বি: ২০০ টাকা শাইয়া ২০১০ - ১৫ইং অর্থ বছরে ইউনিয়নের শীমানার
 মধ্যে আবশ্যকীয় ব্যয়িত্য চালিয়ে যাওয়ার অনুমতি দেওয়া হল। ০০-০৬-২০১৫ সন পর্যন্ত এই লাইসেন্স
 বৈধ বলিয়া বিবেচিত হইবে।

স্বাক্ষর স্বাক্ষর

সচিবের দপ্তর স্বাক্ষর



