

Proposed NU Business Name: MITU TELECOM



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Sonagazi Unit, Feni

Project verified by: Sushsanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHADAT HOSSAIN
Age	:	22-09-1990 (27 Years)
Education, till to date	:	Class 9
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 3 Sister
Address	:	Vill: Anondipur, P.O: Bokar munshi, P.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	FOYEZ AHMMAD
(iv) GB member's info	:	Branch: Mongolkandi Sonagazi, Centre # 19 (Female), Member ID: 5967/4, Group No: 03 Member since: 01-10-2011 (05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 4700/-
(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	:	07 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.	:	01857-685920
Mother's Contact No.	:	01862-985753
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITU TELECOM
Location	:	Kashimpur Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 10 ft= 60 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by invested in existing goods like; grocery item.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from Feni, Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

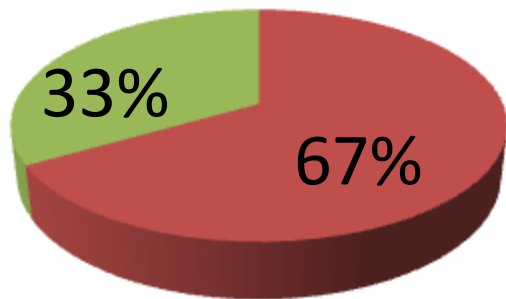
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	50,000	600,000
Total Sales (A)	50,000	600,000
Less. Variable Expense		
Grocery item	37,500	450,000
Total variable Expense (B)	37,500	450,000
Contribution Margin (CM) [C=(A-B)]	12,500	150,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	800	9,600
Transportation	200	2,400
Total fixed Cost (D)	7,000	84,000
Net Profit (E) [C-D]	5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	1	10000	10,000	1	10000	10,000	20,000
Soap	100	20	2,000	200	20	4,000	6,000
Biscuit	100	50	5,000	0	0	0	5,000
Oil	1	2000	2,000	10	2000	20,000	22,000
Spice	50	200	10,000	50	200	10,000	20,000
Cable, Bulb,	1	20000	20,000	0	0	0	20,000
Others	1	11000	11,000	1	6000	6,000	17,000
Security	1	40000	40,000	0	0	0	40,000
Total	255		100,000	262		50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	70,000	840,000	882,000	926,100
Total Sales (A)	70,000	840,000	882,000	926,100
Less. Variable Expense				
Grocery item	52,500	630,000	661,500	694,575
Total variable Expense (B)	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	17,500	210,000	220,500	231,525
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	8,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	800	9,600	9,600	9,600
Transportation	300	3,600	4,000	4,500
Total Fixed Cost	7,200	86,400	89,100	93,600
Net Profit (E) [C-D]	10,300	123,600	131,400	137,925
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	123,600	131,400	137,925
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		103,600	215,000
	Total Cash Inflow	173,600	235,000	352,925
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,600	215,000	332,925

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 7 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























FAMILY PICTURE

