

Proposed NU Business Name: **MINTU TELECOM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MUHAMMAD MINTO
Age	:	28-05-1986 (32Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Sister
Address	:	Vill: Ghonapara mulgao P.O: Kaliganj : Kaliganj Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RUNA BEGUM
(iii) Father's name	:	SABU MIA
(iv) GB member's info	:	Branch :Kaliganj Centre 11 (Female), Member ID: 1172 , Group No: 02 Member since: 20-11-2004-2007(3Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 15000, Outstanding Loan: 0
(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.)	:	No
Business Experiences and Training Info	:	5 years experience in running business.10 Years in own business She has 6 month training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715617103
Family's Contact No.	:	01777225494
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUNA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

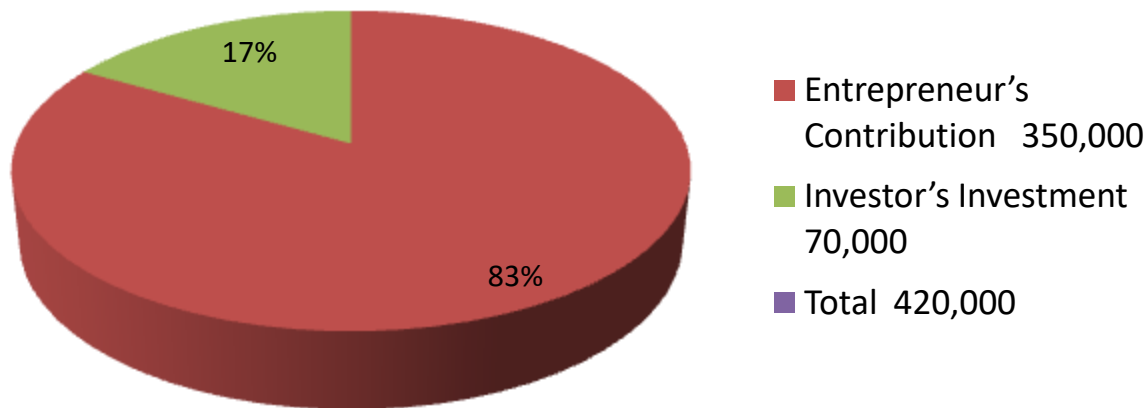
Business Name	:	MINTU TELECOM
Location	:	Kaliganj Mulgao, RFL Gate -2,Gaziipur
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 350,000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobile charger,Mobile Battery,Bekash cash,Mobile recharge card ,e.t.c	3000	90000	1080000
		0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Mobile charger,Mobile Battery,Bekash cash,Mobile recharge card ,e.t.c	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1000	12000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		150	1800
Generator		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Set	40	3000	120000	1	70000	70,000	190,000
Mobile Battery	100	100	10000			0	10,000
Mobile Charger	50	250	12500				12,500
Mobile Display	100	200	20000				20,000
Headphone	100	200	20000				20,000
							00
Others			17500				17,500
Security			150000				150,000
	390	3750	350,000	1	70000	70,000	420000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c	3500	105000	1260000	1323000
Total Sales(A)	3500	105000	1260000	1323000
Less Variable Expense (B)				
Mobile charger,Mobile Battary,Bekash cash,Mobile recharge card ,e.t.c	2975	89250	1071000	1124550
Total Variable Expense	2975	89250	1071000	1124550
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450
Less Fixed Expense				
Rent		2000	24000	24000
Electric Bill		1000	12000	144000
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		150	1800	1800
Generator		150	1800	1800
Mobile Bill		500	6000	0
Total Fixed Cost (D)		9000	106200	232200
Net Profit (E)= [C-D]		6750	81000	85050
Investment Pay Back			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	81,000	85050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		39000
	Total Cash Inflow	151,000	124,050
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	39,000	82,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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

