

Proposed NU Business Name: **MAISHA TELECOM & MONOHORI**



Project identification and prepared by: MD Habibulaah  
Kaliganj, Gazipur

Project verified by: Md. Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

|  |   |  |
|--|---|--|
| Name   | : | <b>YANUR</b>   |
| Age  | : | 16-02-2000 (18Years)   |
| Education, till to date                          | : | S.S.C  |
| Marital status                                   | : | Unmarried  |
| Children   | : | No   |
| No. of siblings:                                 | : | 2 Sisters  |
| Address  | : | Vill: Tiori P.O: Shomnotun bazar : 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                               | : | <b>SHAHINUR</b>  |
| (iii) Father's name                              | : | <b>MOKBUL HOSSAIN</b>  |
| (iv) GB member's info                            | : | Branch :Kaliganj Centre 21 (Female),<br>Member ID: 8016 , Group No: 09<br>Member since: 10-09-2003-2011(14Years)<br>First loan: BDT 5000 |
| Further Information:                             |   | Existing loan: BDT 150000, 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,<br>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  | : | 3 years experience in running business.03 Years in own business<br>: She has NO training. |
| Other Own/Family Sources of Income  | : | None  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01727603281   |
| Family's Contact No.  | : |   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur                               |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHINUR** joined Grameen Bank since 14 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

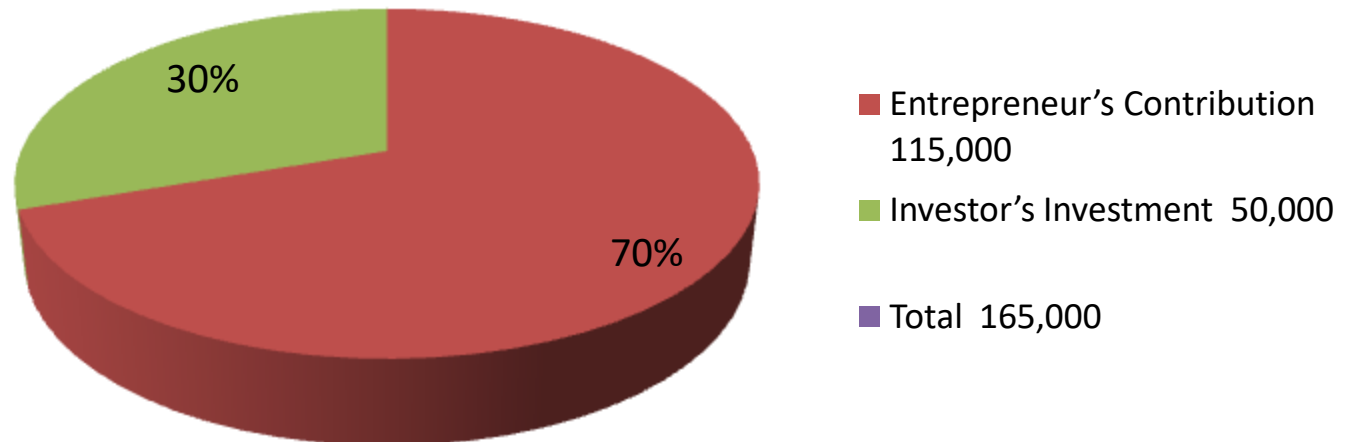
|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>MAISHA TELECOM &amp; MONOHORI</b>   |
| Location  | : | Kaliganj   |
| Total Investment in BDT                           | : | BDT 165,000/-  |
| Financing   | : | Self BDT 115,000/- (from existing business) 70%<br>Required Investment BDT 50,000/- (as equity) 30%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 12ft x 10 ft= 120 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Bekash cash,Mobile recharge,RICE,sugar ,e.t.c.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular   | Daily | Monthly | Yearly |
|--|-------|---------|--------|
| Revenue (Sale)                                     |       |         |        |
| Bekash cash, Mobile recharge, RICE, sugar , e.t.c. | 2000  | 60000   | 720000 |
|  |       | 0       | 0      |
| Total Sales(A)                                     | 2000  | 60000   | 720000 |
| Less Variable Expense (B)                          |       |         | 0      |
| Bekash cash, Mobile recharge, RICE, sugar , e.t.c. | 1600  | 48000   | 576000 |
| Total Variable Expense                             | 1600  | 48000   | 576000 |
| Contribution Margin (CM) [C=(A-B)]                 | 400   | 12000   | 144000 |
| Less Fixed Expense                                 |       |         |        |
| Rent   |       | 1000    | 12000  |
| Electric Bill                                      |       | 300     | 3600   |
| Transportation                                     |       | 1,000   | 12000  |
| Salary (Self)                                      |       | 5000    | 60000  |
| Salary (Staff)                                     |       | 0       | 0      |
| Entertainment                                      |       | 0       | 0      |
| Guard  |       | 0       | 0      |
| Generator  |       | 0       | 0      |
| Mobile Bill  |       | 700     | 8400   |
| Total Fixed Cost (D)                               |       | 8000    | 96000  |
| Net Profit (E)= [C-D]                              |       | 4000    | 48000  |

| Investment Breakdown |          |            |              |          |            |              |                |
|----------------------|----------|------------|--------------|----------|------------|--------------|----------------|
| Particulars          | Existing |            |              | Proposed |            |              |                |
|                      | Qty.     | Unit Price | Amount (BDT) | Qty.     | Unit Price | Amount (BDT) | Proposed Total |
| Flexiload            | 0        | 0          | 30000        | 1        | 20000      | 20,000       | 50,000         |
| Bikash               | 0        | 0          | 50000        | 1        | 30000      | 30,000       | 80,000         |
| Rice                 | 3        | 3000       | 9000         |          |            |              | 9,000          |
| Sugar                | 3        | 2800       | 8400         |          |            |              | 8,400          |
| Others               |          |            | 17600        |          |            |              | 17,600         |
|                      |          |            | 0            |          |            | 00           |                |
|                      | 6        | 5800       | 115,000      | 2        | 50000      | 50,000       | 165000         |

### Source of Finance



## Financial Projection (BDT)

| Particular                                     | Daily       | Monthly      | Year -1       | Year-2        | Year-3        |
|--|-------------|--------------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                          |             |              |               |               |               |
| Bekash cash,Mobile recharge,RICE,sugar ,e.t.c. | 2500        | 75000        | 900000        | 945000        | 992250        |
| <b>Total Sales(A)</b>                          | <b>2500</b> | <b>75000</b> | <b>900000</b> | <b>945000</b> | <b>992250</b> |
| <b>Less Variable Expense (B)</b>               |             |              |               |               |               |
| Bekash cash,Mobile recharge,RICE,sugar ,e.t.c. | 2000        | 60000        | 720000        | 756000        | 793800        |
| <b>Total Variable Expense</b>                  | <b>2000</b> | <b>60000</b> | <b>720000</b> | <b>756000</b> | <b>793800</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b>       | <b>500</b>  | <b>15000</b> | <b>180000</b> | <b>189000</b> | <b>198450</b> |
| <b>Less Fixed Expense</b>                      |             |              |               |               |               |
| Rent   |             | 1000         | 12000         | 12000         | 12000         |
| Electric Bill                                  |             | 300          | 3600          | 43200         | 518400        |
| Transportaion                                  |             | 1,000        | 12000         | 12600         | 13230         |
| Salary (Self)                                  |             | 5000         | 60000         | 60000         | 60000         |
| Salary (Staff)                                 |             | 0            | 0             | 0             | 0             |
| Entertainment                                  |             | 0            | 0             | 0             | 0             |
| Guard  |             | 0            | 0             | 0             | 0             |
| Generator                                      |             | 0            | 0             | 0             | 0             |
| Mobile Bill                                    |             | 700          | 8400          | 0             | 0             |
| <b>Total Fixed Cost (D)</b>                    |             | <b>8000</b>  | <b>96000</b>  | <b>127800</b> | <b>603630</b> |
| <b>Net Profit (E)= [C-D]</b>                   |             | <b>7000</b>  | <b>84000</b>  | <b>88200</b>  | <b>92610</b>  |
| <b>Investment Pay Back</b>                     |             |              | <b>20,000</b> | <b>20,000</b> | <b>20,000</b> |



## 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> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 84,000              | 88200               | 92610               |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 64000               | 132200              |
|             | <b>Total Cash Inflow</b>                          | <b>134,000</b>      | <b>152,200</b>      | <b>224,810</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 50,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 20000               | 20000               | 20000               |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>64,000</b>       | <b>132,200</b>      | <b>204,810</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

