

A Nobin Udyokta Project

Proposed NU Business Name : **MONPURA TELECOM CENTER**



NU Identified and PP Prepared by
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Verified by :
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Presented by
Md. SHOHEL HOSSAIN

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Shohel Hossain
Age	:	01-01-1986 (28 years)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 brothers, 01sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Khurshida Begum
(iii) Father's name	:	Late Shajahan Mia
(iv) GB member's info	:	Branch: Sonapur-Ramgonj Centre: 12/M ,Group-02
	:	Loanee no-3265
	:	Member since: 09-08-1995, First loan: Tk.- 3000
Further Information:	:	Existing loan: Tk. 110,000, Outstanding: Tk.-39000
(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	:	
	:	
	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Mobile Accessories Business Trade License No: 1674
Business Experiences	:	02 years
Other Own/Family Sources of Income	:	Elder brother has another Business
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/ Reference	:	GT -Ramgonj Unit ,,Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1995 (19 years). At first she took a loan of =3,000 taka from Grameen Bank. NU built their own house from the income of GB loan. N U expanded his existing business with GB loan . NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	MONPURA TELECOM CENTER
Address/ Location	:	Sonapur Moulabi bazar, Ramgonj, Laxmipur .
Total Investment in BDT	:	450000
Financing	:	Self BDT 250000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44 %
Present salary/drawings from business (estimated)	:	6000
Proposed Salary	:	7000
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A) Sale mobile Accessories, Audio, Video Disk, cassette ,Charger Light, etc	2000	60000	720000
<i>Less: Cost of sales (B) Mobile Accessories, Mobile set ,cassette etc</i>	1600	48000	576000
Profit	400	12000	144000
Income from :- ,Song Load, Bkash, Flexi,	300	9000	108000
Gross Profit (C) [C=(A-B)]	700	21000	252000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Generator bill		400	4800
Shop Rent		3500	42000
Night Guard bill		50	600
Mobile bill		500	6000
Present salary/Drawings- self		6000	72000
Others (fee)		500	6000
Non Cash Item:			
Depreciation Expenses, 20000*15%&30000*10%		500	6000
<i>Total Operating Cost (D)</i>		<i>12050</i>	<i>144600</i>
Net Profit (C-D):		8950	107400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: Advance- 80000 Computer (01) set 20000 Mobile Accessories 40000 Flexi Load 10000 B kash, Dutch- Bangla mobile bank, M-cash,My Cash 70000 (i) Furniture 30000	250000		
(ii) Proposed stock items: New Mobile set & Accessories 150000 Bkash, Dutch Bangla , M-cash 50000		200000	
Total Capital	250000	200000	450000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A) Mobile accessories, Mobile set ,	75000	900000	90000	1080000	100000	1200000
<i>Less : cost of sales (B)</i>	60000	720000	72000	864000	80000	960000
<i>Profit (A-B)</i>	15000	180000	18000	216000	20000	240000
<i>Income from ,Mobile Software, servicing, Song Load Bkash, Flexi etc.</i>	9000	108000	9000	108000	9000	108000
Gross Profit (C) [C=(A-B)]	24000	288000	27000	324000	29000	348000
<i>Less: Operating Costs</i>						
Electricity bill	600	7200	700	8400	800	9600
Generator bill	400	4800	500	6000	500	6000
Shop Rent	3500	42000	3500	42000	3500	42000
Night Guard bill	50	600	100	1200	100	1200
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	500	6000
Proposed Salary- Self	7000	84000	7000	84000	7000	84000
Others (fee),& Entertainment	500	6000	500	6000	500	6000
Non Cash Item:						
Depreciation Expenses:20000*15% &30000*10%	500	6000	500	6000	500	6000
<i>Total Operating Cost (D)</i>	13050	156600	13300	159600	13400	160800
(Net Profit C-D) :	10950	131400	13900	164400	15600	187200
Payback to GT		80000		80000		80000
Retained Income:	51400		84400			107200

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit (Ownership Tr. Fee added back)	131400	164400	187200
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus		18400	108800
	Total Cash Inflow	337400	188800	302000
2.0	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	39000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80000	80000
	Total Cash Outflow	319000	80000	80000
3.0	Net Cash Surplus	18400	108800	222000

SWOT ANALYSIS

STRENGTH

- Skilled & 02 years experience
- Well known in local areas
- Quality service in community .

WEAKNESS

- Opponent in same areas
- Less Capital

OPPORTUNITIES

- Center point for business holders
- Beside Main Road
- Shop is under big & famous Market

THREATS

- Fire
- Theft





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For more information
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