

## Proposed NU Business Name: **MS RAZIB TELECOM**



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Rajshahi sadarSUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>MD. RAZIB HOSSAIN</b>
Age	:	08-08-1991(26 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Porakhali P.O kodomsohor, P.S: godagari, Dist: Rajshahi
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>MST. RINA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL BARI</b>
(iv) GB member's info	:	Branch: Damkura , poba, Centre # 42(Female), Member ID: 3504/1, Group No: 03 Member since First loan: BDT
Further Information:		Existing Loan: BDT 20000/=, Outstanding loan: 9340/=
(v) Who pays GB loan installment	:	Fadher
(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. .
Other Own/Family Sources of Income	:	Baffallo frim
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719864554
Mother's Contact No.	:	01910654362 (wife)
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Rajshahi unit

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RINA BEGUM** joined Grameen Bank since 00 years ago. At first she took 00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS RAZIB TELECOM</b>
Location	:	Sitlai bazar
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(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	:	10ft x 15ft= 150square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories etc.</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪Collects goods from Rajshahi.</li> <li>▪The shop is rent</li> <li>▪Agreed grace period is 3 months.</li> </ul>

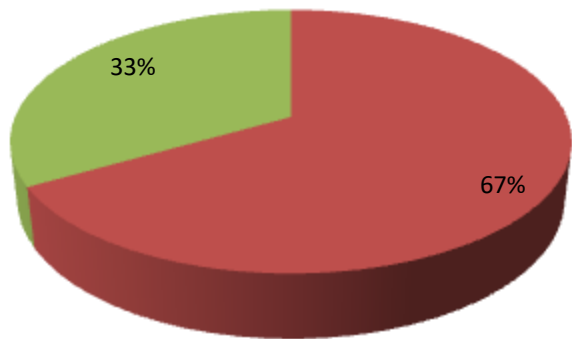
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile and accessories sales(service charge=200)	3,200	96,000	1152000
<b>Total Sales (A)</b>	3,200	96,000	1152000
<b>Less. Variable Expense</b>		0	
Botic,three pcs.etc.	2,700	81,000	972000
<b>Total variable Expense (B)</b>	2,700	81,000	972000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,400</b>	<b>100,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Battery (50 x1200)	60000		60000
Caching	5,000		5000
Charger	5000		5000
others	30000		30000
Mobile		50000	50000
<b>Total</b>	<b>100000</b>	<b>50,000</b>	<b>150000</b>

## Source of Finance



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

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Mobile and accessories sales(service charge=250)	3750	112500	1350000	1417500	1488375
<b>Total Sales (A)</b>	3750	112500	1350000	1417500	1488375
<b>Less. Variable Expense</b>		0	0		0
Mobile and accessories sales(service charge=250)	3150	94500	1134000	1190700	1250235
<b>Total variable Expense (B)</b>	3150	94500	1134000	1190700	1250235
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		300	3600	2500	2600
Mobile Bill		300	3600	3600	3700
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3700
Entertainment		200	2400	3700	3800
Salary (staff)		0	0		
Security Gard			0		
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		6600	73300	79500	79900
<b>Net Profit (E) [C-D)</b>		11400	142700	147300	158240
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	142700	147300	158240
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>122700</b>	<b>250000</b>
	<b>Total Cash Inflow</b>	<b>192,700</b>	<b>270000</b>	<b>408240</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>122,700</b>	<b>250000</b>	<b>388240</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 17 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







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# FAMILY PICTURE

