

Proposed NU Business Name: **RIA TELECOM**



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROFIQUL ISLAM
Age	:	01-01-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 gal
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Baneajan P.O: Boldiata, P.S: Donbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUN
(iii) Father's name	:	MD.JABER ALI
(iv) GB member's info	:	Branch: Nolhara Modhupur Centre # 34 (Female), Member ID: 3193/1, Group No: 04 Member since: 2010 raning(6Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000, Outstanding loan: 18,680 Taka
(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	:	04 years experience in running business. He has training 6 months
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01863-385729
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BAGUM Joined Grameen Bank Since 06 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	RIA TELECOM
Location	:	Sonoby super market Donbari Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 245,000
Financing	:	Self BDT 195,000(from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Watch,Walls clock,Glasses Etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shope is Rented▪Collects goods from Tangail.▪Agreed grace period is 3 months.

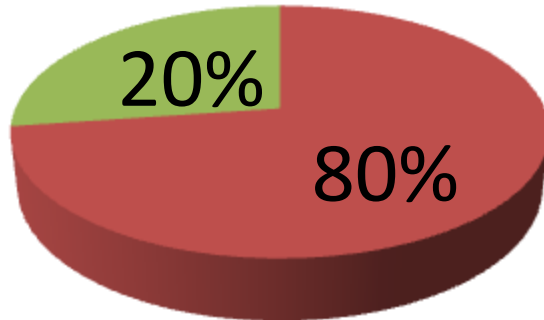
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Watch,Walls clock,Glasses Etc	3,000	90,000	1080,000
	0	0	0
Total Sales (A)	3,000	72,000	1080,000
Less. Variable Expense			
Watch,Walls clock,Glasses Etc	2,250	67,500	810,000
	0	0	0
Total variable Expense (B)	2,250	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		150	1,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		150	1,800
Transportation		1,500	18,000
Entertainment		500	6,000
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		13,500	162,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Watch	200p	200	40,000			45,000	85,000
Glasses	300p	300	90,000				90,000
Walls Clocks	60p	250	15,000				15,000
Onnono						5,000	5,000
Security			50,000				50,000
Total	560p		195,000			50,000	245,000

Source of Finance



Entrepreneur
Investment:195,000
Investor Investment:50,000
Total Investment:245,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Watch,Walls clock,Glasses Etc	4,000	120,000	1440,000	1512,000
	0	0	0	0
Total Sales (A)	4,000	120,000	1440,000	1512,000
Less. Variable Expense		0		0
Watch,Walls clock,Glasses Etc	3,000	90,000	1080,000	1134,000
Total variable Expense (B)	3,000	90,000	1080,000	1134,000
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		150	1,800	2,000
Mobile Bill		200	2,400	2,500
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	19,000
Entertainment		500	6,000	6,000
Generator		150	1,800	1,800
Gurd				
Total Fixed Cost		9,000	108,000	109,300
Net Profit (E) [C-D)		21,000	252,000	268,700
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	252,000	268,700
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		222,000
	Total Cash Inflow	302,000	490,700
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	222,000	460,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

