

Proposed NU Business Name: **RAHIM TELECOM**



Project identification and prepared by: Md. Moshir Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMAL HOSSEN
Age	:	04-01-1983(34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: North abirpara P.O ;sirajdikhan P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE JOMILA BEGUM
(iii) Father's name	:	LATE SOFIUDDIN SHEIKH
(iv) GB member's info	:	Branch: Esapura, Centre # 08(Female), Member ID: 1531, Group No: 03 Member since:01-01-1995-2007(12 Years) First loan: BDT 2,000/- Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916709373
Family's Contact No.	:	01763948195
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEATH JOMILA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHIM TELECOM
Location	:	Sirajdikhan bazar,Munshigonj.
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 190,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 9 ft= 181 square ft
Security of the shop	:	BDT 120,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; soft drink, rich,sugar,sop,biscuit etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

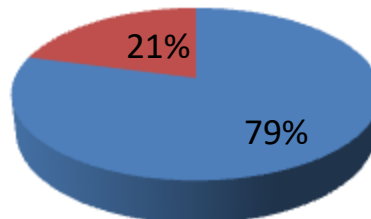
Particular	Daily	Monthly	Yearly
Revenue (sales)			
soft drink, rich,sugar,sop,biscuit etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
soft drink, rich,sugar,sop,biscuit etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D)		7,200	86,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
RICH	2	2300	4600		3	2300	6,900	11,500
SOFT DRINK	5	750	3750		5	750	3,750	7,500
SUGAR	1	3500	3500		1	2800	2,800	6,300
SOP	5	270	1350		5	350	1,750	3,100
BISCUIT	0	0	10000		0	0	0	10,000
SOLT	0	0	10000		0	0	10,000	20,000
NUDULS	0	0	2000	OIL	0	0	25,000	27,000
CFL	0	0	10000		0	0	0	10,000
FREEZE	0	0	25000		0	0	0	25,000
Security			120000			0	0	120,000
Total			190,000				50,000	240,000

Source of finance

■ Entrepreneur investment 190,000
 ■ Investore investment 50,000
 ■ Total investment 240,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
soft drink, rich,sugar,sop,biscuit etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
soft drink, rich,sugar,sop,biscuit etc.	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		200	2,400	2,520	2,646
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,800	93,600	93,780	93,969
Net Profit (E) [C-D]		11,400	136,800	148,140	160,047
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	136,800	148,140	160,047
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		116,800	244,940
	Total Cash Inflow	186,800	264,940	404,987
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	116,800	244,940	384,987

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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







