

Proposed NU Business NameE : R S TELECOM



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Project verified by: Md. SHAMSUL AREFIN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD DALIM MAHAMUD
Age	:	14-10-1992(25Years)
Education, till to date	:	CLASS-TEN
Marital status	:	Married
Children	:	NONE
No. of siblings:	:	02 Brothers 02Sister
Address	:	ViLL:RASULPUR P.O : ABDULLPUR P.S: KERANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA BEGUM
(iii) Father's name	:	MD HOSSION
(iv) GB member's info	:	Branch: BASTA Centre # 09/M(Female), Member ID: 3632/2, Group No: 05 Member since:04-02-1991 First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	07 years of business experience in running business
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01876935343
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

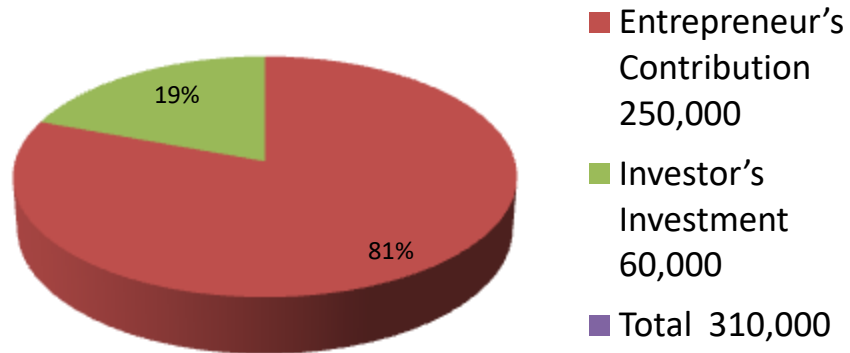
Proposed Nobin Udyokta Business Info

Business Name	:	R S TELECOM
Location	:	ABDULLAPUR BAZAR KERANIGONJ DHAKA
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 81% Required Investment BDT 60,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Mobile Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile, carger, cergerlighthHad phone	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Mobile, carger, cergerlighthHad phone	3500	105000	1260000
Total Variable Expense	3500	105000	1260000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		7000	84000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		200	2400
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		13300	159600
Net Profit (E)= [C-D]		1700	20400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Mobile	15	10000	150000	Mobile	12	5000	60000	210000
Cerger	100	150	15000					15000
Cerger light	50	600	30000					30000
Hedphone	100	250	25000					25000
Othrs			30000					30000
Total			250000				60000	310000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Mobile,carger,cergerlighth Hedphone	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Mobile,carger,cergerlighth Hedphone	3800	114000	1368000	1436400	1508220
Total Variable Expense	3800	114000	1368000	1436400	1508220
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		7000	84000	84000	84000
Electric Bill		500	6000	6300	6600
Transportaion		350	4200	4410	4630.5
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		13450	161400	162010	162630.5
Net Profit (E)= [C-D]		7550	90600	95130	99887
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	90,600	95,130	99,887
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66,600	137,730
	Total Cash Inflow	150,600	161,730	237,617
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	66,600	137,730	213,617

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 0 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Abdullapur Bazar keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest









