

A Nobin Udyokta Project

*Proposed NU Business Name : **ROLIYA TELECOM***



**Presented by
Noor Hossain**

**NU Identified and PP Prepared by-
Ottom Kumar Sarker (Ramgonj Unit)**

**Verified by :
Md. Nazrul Islam**

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Noor Hossain
Age	:	03-05 -1990 (25 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 brothers, 2 sisters
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. Norjahan Begum
(iii) Father's name	:	Mr. Abul Kashem
(iv) GB member's info	:	Branch: Suchipara-Shaharasti Centre: 31M Group-02 Loanee no-2324 Member since: 22 -05-2006 First loan: Tk. 5000 Existing loan: N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Eight

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

Present Occupation	:	Telecom Business
Trade License	:	138
Business Experiences	:	2 years
Other Own/Family Sources of Income	:	Construction related Business (brother)
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	01858651637
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 2006 (09 years). At first she took a loan of 5,000 taka from Grameen Bank. NU built their own house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Roliya Telecom
Address/ Location	:	Dolta Bazar, Ramgonj, Lakshmipur .
Total Investment in BDT	:	235,000 Taka
Financing	:	Self BDT 1,35,000 (from existing business) - 57% Required Investment BDT 100,000 (as equity) 43 %
Present salary/drawings from business (estimated)	:	7000
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

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)
Investments in different categories:	(1)	(2)
(i) Present stock items: Advance- 10000 Computer (02) set 35000 Mobile (8) & Accessories 70000 Furniture 20000	135000	
Proposed stock items (1) New Mobile set (6) & Accessories 65000 (2) Decoration 20000 (3) Others Accessories 15000		100000
Total Capital	135000	100000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sale mobile Accessories, Mobile Set, CD etc	1500	45000	540000
<i>Less: Cost of sales (B) Mobile Accessories, Mobile set, cassette etc</i>	1200	36000	432000
Profit (A)	300	9000	108000
<i>Income from servicing mobile, Editing, song load, Virus Scanning (B)</i>	300	9000	108000
Gross Profit (C) [C=(A+B)]	600	18000	216000
<i>Less: Operating Costs</i>			
Electricity bill		400	4800
Generator bill		250	3000
Shop Rent		2200	26400
Night Guard bill		50	600
Mobile bill		500	6000
Present salary/Drawings- self		7000	84000
Others (fee)		1000	12000
Non Cash Item:			
Depreciation Expenses (20000*10%)		167	2000
<i>Total Operating Cost (D)</i>		11567	138804
Net Profit (C-D):		6433	77196

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales Mobile accessories, Mobile set and CD	51000	612000	60000	720000
<i>Less : cost of sales</i>	40800	489600	48000	576000
Profit (A)	10200	122400	12000	144000
<i>Income from servicing, Song Editing, song load, Virus scanning (B)</i>	9000	108000	9000	108000
Gross Profit (C) [C=(A+B)]	19200	230400	21000	252000
Less: Operating Costs				
Electricity bill	400	4800	500	6000
Generator bill	250	3000	250	3000
Shop Rent	2200	26400	2200	26400
Night Guard bill	50	600	50	600
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000
Proposed Salary- Self	7000	84000	7000	84000
Others (Transport, Entertainment , fee Etc)	500	6000	500	6000
Non Cash Item:				
Depreciation Expenses(15%)	167	2000	167	2000
Total Operating Cost (D)	11067	132804	11167	134004
Net Profit (C-D) :	8133	97596	9833	117996
Payback to GT		60000		60000
Retained Income:	37596		57996	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	-
1.2	Net Profit	97596	117996
1.3	Depreciation (Non cash item)	2000	2000
1.4	Opening Balance of Cash Surplus	-	39596
	Total Cash Inflow	199596	159592
2.0	Cash Outflow		
2.1	Purchase of Product	100,000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160000	60000
3.0	Net Cash Surplus	39596	99592

SWOT ANALYSIS

STRENGTH

- Skilled & 2 years experience
- Well known in local areas

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Center point for business holders
- Beside Main Road

THREATS

- Fire
- Theft
- Opponent in same areas







প্রোঃ মোঃ নূর হোসেন মির্জা

ফলিয়া টেলিকম

এন্ড মোবাইল মিডিয়া

এখানে নতুন মোবাইল এবং যাবতীয় মোবাইলের
মালামাল পাইকারী ও খুচরা বিক্রয় করা হয়।



দল্টা বাজার, সম্রাট গলি, রামগঞ্জ, লক্ষ্মীপুর। মোবাইল : ০১৮৫৮-৬৫১৬৩৭, ০১৭৪০-৪০১৮৫৫

বি.এম ফরিদ
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For more information

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