

Proposed NU Business Name: **RAISA TELECOM**



Project identification and prepared by: Nasir Uddin,
Bashon Unit, Gazipur

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMRUL HASAN RASEL
Age	:	16-05-1987 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: Barioali, P.O: Chandona, P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. KOHINOOR BEGUM
(iii) Father's name	:	MD ABUL HOSSAIN
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 02 (Female), Member ID: 1318, Group No: 07 Member since: 07-08-2000 (15 Years) First loan: 10,000 taka.
Further Information:		Existing loan: BDT 4,50,000 Outstanding loan: BDT 18,499
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Shop Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-112211
Mother Contact No.	:	01911-676141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KOHINOOR BEGUM is a member of Grameen Bank since 15 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAISA TELECOM
Location	:	Barioali bazaar, Gazipur
Total Investment in BDT	:	BDT 2,64,000
Financing	:	Self BDT 1,64,000 (from existing business) 62% Required Investment BDT 1,00,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile phone battery, charger, headphone etc. ▪Provide flexi-load, Bikash, Computer printing, Scanning services. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Chourasta, Gazipur. ▪Agreed grace period is 4 months.

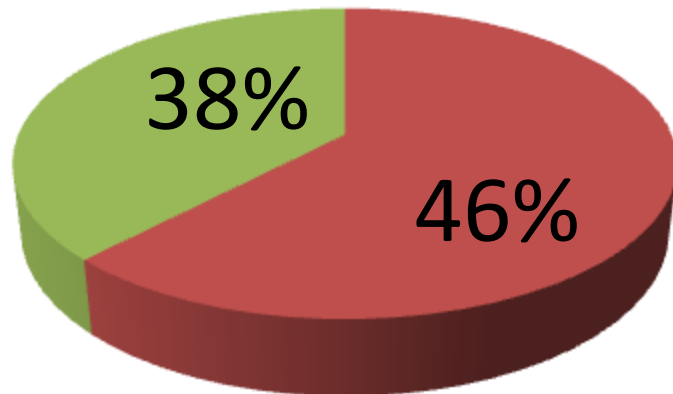
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile accessories	500	15,000	180,000
Bikash	200	6,000	72,000
Flexi-load	135	4,050	48,600
Printing, Scanning and others	250	7,500	90,000
Total Sales (A)	1,085	32,550	390,600
Less. Variable Expense			
Mobile accessories	400	12,000	144,000
Papers and others	200	6,000	72,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	485	14,550	174,600
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		500	6,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Guard		300	3,600
Entertainment		300	3,600
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		6,650	79,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Computer (1 x 25,000)	25,000	-	25,000
Camera (1 x 25,000)	25,000	-	25,000
Printer (1 x 8,000)	8,000	-	8,000
Battery, Charger, Headphone and other accessories	26,000	20,000	46,000
Bikash	60,000	20,000	80,000
Flexi-load	20,000	10,000	30,000
Mobile phone	-	50,000	50,000
Total	1,64,000	1,00,000	2,64,000

Source of Finance



- Entrepreneur's Contribution 164,000
- Investor's Investment 100,000
- Total 264,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile accessories	800	24,000	288,000	302,400
Bikash	240	7,200	86,400	90,720
Flexi-load	243	7,290	87,480	91,854
Printing, Scanning and others	250	7,500	90,000	94,500
Mobile phone	1,600	48,000	576,000	604,800
Total Sales (A)	3,133	93,990	1,127,880	1,184,274
Less. Variable Expense				
Mobile accessories	640	19,200	230,400	241,920
Papers and others	200	6,000	72,000	75,600
Mobile phone	1,400	42,000	504,000	529,200
Total variable Expense (B)	2,240	67,200	806,400	846,720
Contribution Margin (CM) [C=(A-B)]	893	26,790	321,480	337,554
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		500	6,000	7,000
Mobile bill & SMS Monitoring		400	4,800	5,300
Transportation		800	9,600	11,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		300	3,600	4,000
Guard		300	3,600	4,000
Non Cash Item				
Depreciation		967	11,600	11,600
Total Fixed Cost		12,267	147,200	151,400
Net Profit (E) [C-D]		14,523	174,280	186,154
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	174,280	186,154
1.3	Depreciation (Non cash item)	11,600	11,600
1.4	Opening Balance of Cash Surplus		125,880
	Total Cash Inflow	285,880	323,634
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	125,880	263,634

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

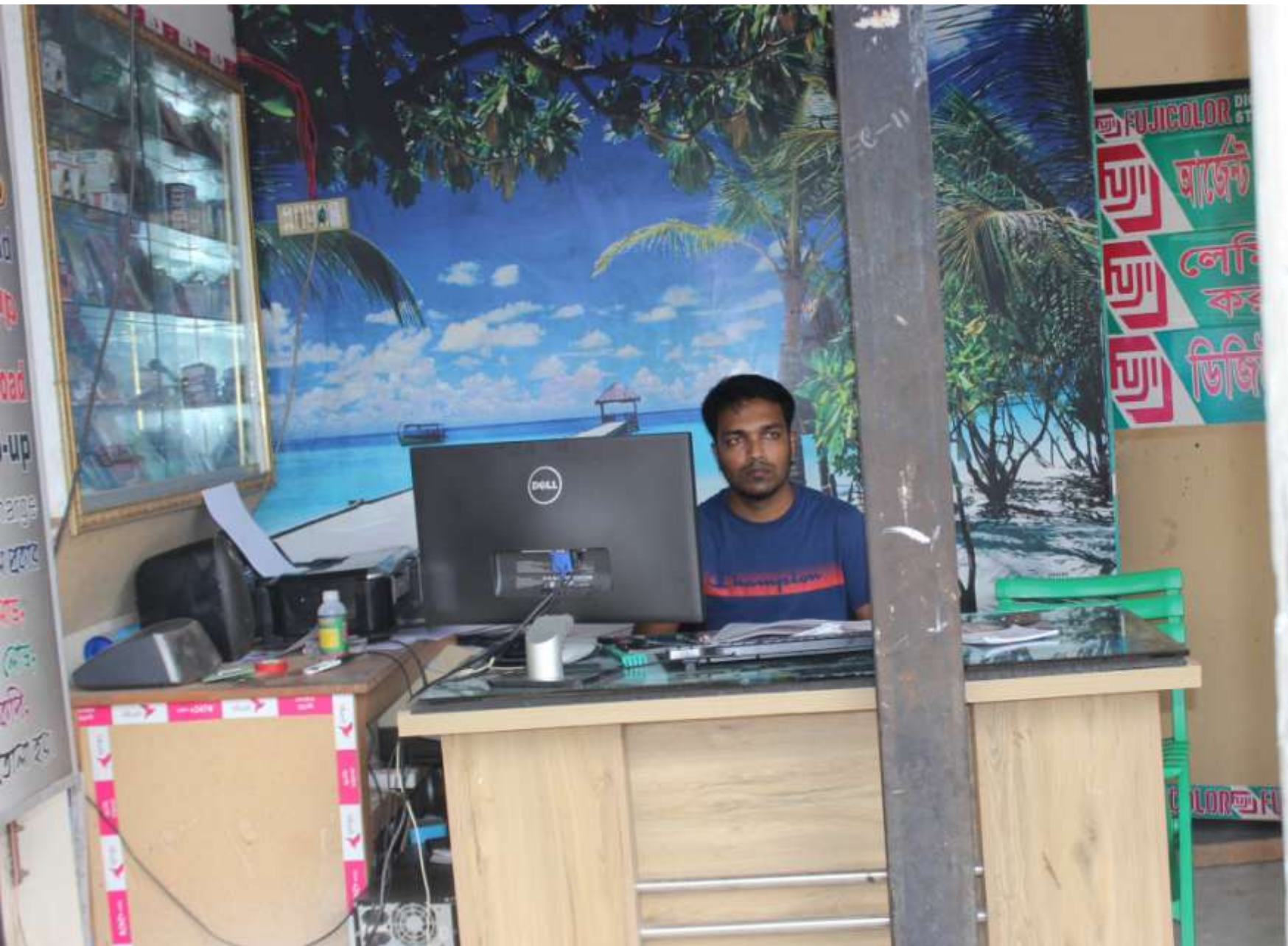
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







সাগর তেলিকম্পিউটার স্টুডিও

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DIGITAL STUDIO
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DIGITAL STUDIO
আজেকী ছবি তোলা যা
লেমিনেটিং
করা হয়
ডিজিটাল প্রিন্টিং

সাগর তেলিকম্পিউটার স্টুডিও
DIGITAL STUDIO



FUJICOLOR DIGITAL STUDIO FUJICO

আজকে ছবি তোলা হয়

লেমিনেটিং করা হয়

ডিজিটাল প্রিন্টিং

DIGITAL STUDIO FUJICOLOR DIGITAL STUDIO



স্বাস্থ্য সুরক্ষা নিশ্চিত করা

গণস্বাস্থ্য কেন্দ্র

স্বাস্থ্য সুরক্ষা নিশ্চিত করা

গণস্বাস্থ্য কেন্দ্র





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ কামরুল হাসান রাসেল
Name: MD. KAMRUL HASAN RASEL
পিতা: মোঃ আবুল হোসেন
মাতা: মোসাঃ কোহিনুর বেগম
Date of Birth: 16 May 1987
ID NO: 3313023793544

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাওরী গেসে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বাড়ীয়ালা, বাড়ীয়ালা, ডাকঘর: চান্দনা - ১৭০২, গাজীপুর সদর,
গাজীপুর

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর / প্রদানের তারিখ: ০৫/০৯/২০০৮



FAMILY PICTURE

