



Grameen Kalyan

Proposed NU Business Name : *Ripon Telecom.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rofiqul Islam Vill: Baluha, Post: Ramgopalpur, Upazilla: Goripur District: Mymensingh
Age	:	32 Years.
Marital status	:	Married.
Progeny	:	One Son & One Daughter.
No. of siblings:	:	2 (Two) Brothers & 3 (Three) sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Salema Khatun
(iii) Father's name	:	Late. Abdul Kuddus
(iv) GB member's info	:	Branch: Ramgopalpur, Group # 08, Centre # 53/M, Loan no. 5323, Member since: 2006, First loan: Tk.3,000, Last loan: 95,000, Outstanding: 42,840.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 8 years experience this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01928044125
National ID number	:	6112372816122
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Mst. Sharmin Sultana, ID No:2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 3,000 (three thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ripon Telecom.
Address/ Location	:	Ramgopalpur bazaar, goripur, Mymensingh.
Total Investment in BDT	:	BDT: 3,75,000/-
Financing	:	Self financing: BDT: 2,75,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 4000 (four thousand only)
Proposed Salary	:	BDT 8000 (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Various kind of product will be buy & sale. ➤ Estimated sales is about @ Tk. 4,500 per day. ➤ Income from B-kash Tk. 252/- per day. ➤ Income from Flexi load Tk. 218/- TK per day ➤ Average Profit on products sales 15% ➤ Payback period is estimated 2 years. ➤ Expected date to start the project as soon as possible

EXISTING BUSINESS OF NOBIN UDYOKTTA

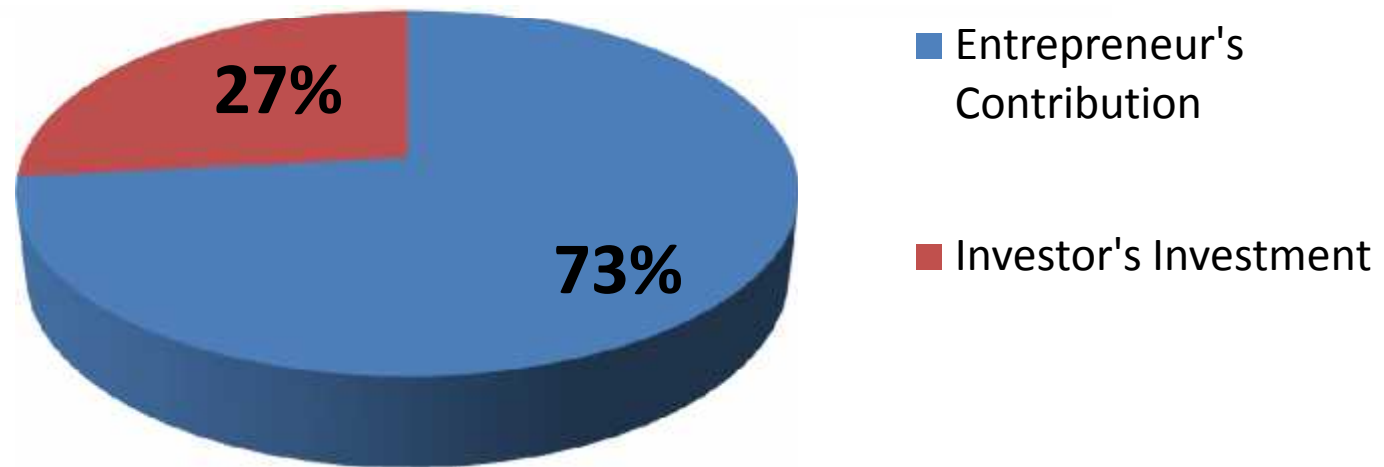
Particulars	Existing Business		
	Daily	Monthly	Yearly
Products Sale	3,000	75,000	900,000
Income From B-Kash & Flexi load	350	8,750	105,000
(A) Total Revenue	3,350	83,750	1,005,000
Cost of Products Sales	2,550	63,750	765,000
Cost of Sales (B)	2,550	63,750	765,000
Gross profit (GP) [C=(A-B)]	800	20,000	240,000
<u>Less: Operatin Costs:</u>			
Electricity bill		700	8,400
Shop rent		600	7,200
Night guard bill		150	1,800
Mobile bill		500	6,000
Present salary		4,000	48,000
Employee Salary-1		6,000	72,000
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses		-	9,000
Total Operating Cost (D)		12,450	158,400
(C-D) Net Profit:		7,550	81,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Investor	Total Cost (BDT) (1+2)
Shop Advance	15,000	-	15,000
Furniture	30,000	-	30,000
Computer-2	45,000		
Mobile Set	5,000	40,000	45,000
Mobile accessories: (charger, battery, headphone, memory card, caching & etc)	5,000	10,000	15,000
Electronics Products; (Watch, sunglass, speakers, calculators, & etc)	20,000	15,000	35,000
Electrical Products; (Cable light, switch board, socket, multi-plug, holder, etc)	50,000	25,000	75,000
B-kash & Flexi Load	70,000		70,000
Other materials	25,000	10,000	35,000
Cash in Hand	10,000		10,000
Total	275,000	100,000	375,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	275,000	73
Investor's Investment	100,000	27
Total Investment	375,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Products Sale	4,500	112,500	1,350,000	4,950	123,750	1,485,000
Income From B-Kash & Flexi	470	11,750	141,000	517	12,925	155,100
(A) Total Revenue	4,970	124,250	1,491,000	5,467	136,675	1,640,100
Cost of Products Sale	3,825	95,625	1,147,500	4,208	105,188	1,262,250
Cost of Sales (B)	3,825	95,625	1,147,500	4,208	105,188	1,262,250
Gross profit (GP) [C=(A-B)]	1,145	28,625	343,500	1,260	31,488	377,850
Less: Operatin Costs:						
Electricity bill		700	8,400		770	9,240
Transportation		500	6,000		550	6,600
Stationary		100	1,200		110	1,320
Shop Rent		600	7,200		660	7,920
Night Guard bill		150	1,800		165	1,980
Proposed salary-self		8,000	96,000		8,800	105,600
Employee Salary-1		6,000	72,000		6,600	79,200
Mobile bill		600	7,200		660	7,920
Other Expenses		1,000	12,000		1,100	13,200
Non Cash Item:						
Depreciation Expenses		-	9,000		-	9,900
Total Operating Cost (D)		17,650	220,800		19,415	242,880
(C-D)Net Profit		10,975	122,700		12,073	134,970
Retained Income:			122,700			134,970

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	Year (2)
<u>Cash inflow:</u>		
Opening Balance	10,000	172,700
Capital Infusion by Investor	100,000	
Sales	1,491,000	1,640,100
Total Receipts	1,601,000	1,812,800
Cash Outflow:		
Cost of goods sold	1,147,500	1,262,250
Operating expenses	220,800	242,880
Return to Investor	60,000	60,000
Total payment	1,428,300	1,565,130
Closing Balance	172,700	247,670

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 1
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর **২০১৫-১৬**

ক্রমিক নং: **৬**

লাইসেন্স

৭ নং বঙ্গবন্ধু সড়কাপথ পূর্ব ইউনিয়ন পরিষদ
(মহা) পু. উপজেলা
কুমিল্লা-১২ জেলা

বই নম্বর: **০২** তারিখ: **২০১৫/১৬**

লাইসেন্স নম্বর: **০৬**

লাইসেন্সধারীর নাম: **শ্রীমতী সৈয়দা বেগম**
পিতা/স্বামীর নাম: **শ্রী: শ্রী: মোঃ হুমায়ুন হোসেন**
ঠিকানা: **৩ নং বঙ্গবন্ধু সড়কাপথ পূর্ব ইউনিয়ন পরিষদ (মহা) পু. কুমিল্লা-১২**
পেশার ধরন: **ইকোলজিক্যাল রিসার্চ সেন্টার**

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: **২০৪/-** কথায়: (**দুশত চার**)

প্রাপ্ত হয়ে তার বাবদ/বৃতি/পেশা **ইকোলজিক্যাল রিসার্চ সেন্টার** চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: **২০১৫/১৬**

চেয়ারম্যানের দস্তখত
২০১৫/১৬

















NU With his Mother



Thank You