

Proposed NU Business Name: **RAKIB TELECOM**



Project identification and prepared by: Md Nurul Islam,
Kaliakoir Unit, Tangail,

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD WASHIM
Age	:	15-04-1983 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers 4 Sister
Address	:	Vill: Namapara, P.O: Shafipur, P.S: Kaliakoir, Dist: Gaziupur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST REZIA BEGUM
(iii) Father's name	:	MD FAZAL FAKIR
(iv) GB member's info	:	Branch: Mouchak Kaliakoir, Centre # 06 (Female), Member ID: 1155, Group No: 06 Member since: 1997-2005 (8 Years) First loan: 5000 taka.
Further Information:		Existing Loan: BDT 40000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	Mother
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914608426
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliaikoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST REZIA BEGUM joined Grameen Bank since 8 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

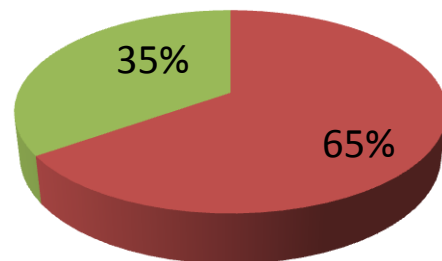
Business Name	:	RAKIB TELECOM
Location	:	Namapara Shafipur, Kalaikoir
Total Investment in BDT	:	BDT 2,30,000
Financing	:	Self BDT 1,50,000 (from existing business) 65% Required Investment BDT 80,000 (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 7 ft= 91 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories. Groceries & Mobile accessories. Flexi load service items.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka, Chakbaazar▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics,Stationary & Ornaments	2800	84000	1008000
Bkash, Duchbangla, Mobi cash	81	2430	29160
Total Sales (A)	2881	86430	1037160
Less Variable Expense			
Cosmetics,Stationary & Ornaments	2380	71400	856800
Total variable Expense (B)	2,380	71400	856800
Contribution Margin (CM) [C=(A-B)]	501	15030	180360
Less Variable Expense			
Rent		2,000	24000
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5000	60000
Guard		100	1200
Generator		200	2400
Mobile bill		100	1200
Total fixed cost (D)		8,800	105600
Net Profit (E)= [C-D]		6,230	74760

Investment Breakdown			
Particular	Existing	Proposed	#VALUE!
Facewash	4,800		4800
Perfume	15,000		15000
Fair & Lovely	5,000	15,000	20000
Paste	10,000		10000
Cream, Soap,oil	34,200	20,000	54200
Coconut	10,000		10000
Multiplug	12,000		12000
Battery, charger,Headphone,	24,000	30,000	54000
Other groceries items	30,000		30000
Flexiload	15000		15000
Other cosmetics		15000	15000
	150,000	80,000	230000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics,Stationary & Ornaments	4200	126000	1512000	1587600
Bkash, Duchbangla, Mobi cash	81	2430	29160	30618
Total Sales (A)	4281	128430	1541160	1618218
Less Variable Expense				
Cosmetics,Stationary & Ornaments	3570	107100	1285200	1349460
Total variable Expense (B)	3,570	107100	1285200	1349460
Contribution Margin (CM) [C=(A-B)	711	21330	255960	268758
Less Variable Expense				
Rent		2,000	24,000	24,000
Electricity bill		500	6000	6200
Transportation		1,200	14400	14,600
Salary (Self)		5000	60000	60000
Generator		200	2400	2400
Guard		100	1200	1200
Mobile bill		100	1200	6000
Total fixed cost (D)		8,900	106800	112,000
Net Profit (E)= [C-D]		12,430	149160	156,758
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	149,160	156,758
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		101,160
	Total Cash Inflow	229160	257918
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	101,160	209918

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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

















প্রত্যয়ন পত্র

৯/২৬/০৬/২০২১

এই প্রত্যয়ন প্রত্যয়ন কারিগ্রে ছিলো

রেজিয়া প্রেসার ঝার্মী: ফ্রা: ফাউন
প্রাচীন মাংক ফোর্ডাক, কালিয়াকৈর

এক জন প্রদায় হিন্দো, তা

গ্রুপ ০৬/২০০০ নং ২২-০০

২০০৪

২০০৪-০৩-২০০৪ প্রায় ৬

হিলেন।

এক প্রদ

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



নাম: মোঃ ওয়াসিম
Name: MD.WASHIM
পিতা: মোঃ ফজল ফকির
মাতা: মোছাঃ রেজিয়া বেগম
Date of Birth: 15 Apr 1983
ID NO: 3323208834290

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাস/হোল্ডিং: এফ-৬৯, নামাপাড়া, ডাকঘর: সফিপুর - ১৭৫১, কালিয়াকৈর পৌরসভা, কালিয়াকৈর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৬/২০২১

FAMILY PICTURE

