

Proposed NU Business Name: **RASEL TELECOM**



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Mawna Unit, Gazipur

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASEL MOROL
Age	:	10-11-1993 (23 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Mulaied, P.O: Tengra, P.S: Sreepur, 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	:	RASHIDA BEGUM
(iii) Father's name	:	MD SATTAR MOROL
(iv) GB member's info	:	Branch: Gazipur Sreepur, Centre # 104 (Female), Member ID: 5511, Group No: 15 Member since: 01-04-1996 (20 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan:BDT 2,30,000/-,Outstanding loan: BDT 2,01,900/-
(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.)	:	Jewelers business.
Business Experiences and Training Info	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01954-426258
Mother's Contact No.	:	01711-513668
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASHIDA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL TELECOM
Location	:	MC Bazaar, Gazipur
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 1,05,000/-(from existing business) 51% Required Investment BDT 1,00,000/-(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Battery, Charger, Cover etc. ▪Average 20% gain on sale. ▪Average 60% gain on photocopy service. ▪The business is operating by entrepreneur. Existing one employees. ▪The shop is rented. ▪Agreed grace period is 3 months.

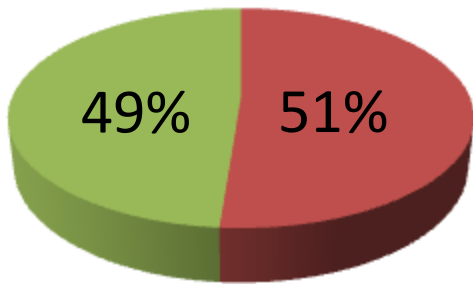
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Item	200	6,000	72,000
Photocopy	800	24,000	288,000
Song Load	200	6,000	72,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Mobile Item	160	4,800	57,600
Photocopy	320	9,600	115,200
Total variable Expense (B)	480	14,400	172,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		600	7,200
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Entertainment		400	4,800
Transportation		400	4,800
Salary (staff)		3,000	36,000
Guard		300	3,600
Generator Bill		300	3,600
Total fixed Cost (D)		12,900	154,800
Net Profit (E) [C-D]		8,700	104,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Charger (40 x 70)	2,800	7,000	9,800
Caching (30 x40)	1,200	0	1,200
Photocopy Machine (1)	81,000	0	81,000
Computer (1)	20,000	0	20,000
Mobile Phone (50 x 1200)	0	60,000	60,000
Bkash	0	33,000	33,000
Total	105,000	100,000	205,000

Source of Finance



- Entrepreneur's Contribution 105,000
- Investor's Investment 100,000
- Total 205,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile Item	1,000	30,000	360,000	378,000
Photocopy	800	24,000	288,000	302,400
Song Load	200	6,000	72,000	75,600
Bkash	80	2,400	28,800	30,240
Total Sales (A)	2,080	62,400	748,800	786,240
Less. Variable Expense				
Mobile Item	800	24,000	288,000	302,400
Photocopy	320	9,600	115,200	120,960
Total variable Expense (B)	1,120	33,600	403,200	423,360
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		600	7,200	8,000
Mobile Bill		500	6,000	7,000
Salary (self)		5,000	60,000	60,000
Entertainment		400	4,800	5,500
Transportation		600	7,200	9,500
Salary (staff)		3,000	36,000	36,000
Guard		300	3,600	4,000
Generator Bill		300	3,600	4,000
Total Fixed Cost		13,200	158,400	164,000
Net Profit (E) [C-D]		15,600	187,200	198,880
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	187,200	198,880
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		127,200
	Total Cash Inflow	287,200	326,080
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	127,200	266,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 2 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







SIDE BUSINESS



FAMILY PICTURE

