

Proposed NU Business Name: RIFAT TELECOM



Project identification and prepared by: Md. Nur Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RIPON MIA
Age	:	05-07-1991(25 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Golaiya, P.O: Baroibari, P.S: Kaliakoir, 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	:	FATEMA BEGUM
(iii) Father's name	:	ABDUL HAQUE MIYA
(iv) GB member's info	:	Branch: Boroibari, Kaliakoir, Centre # 63(Female), Member ID: 6053, Group No: 08 Member since: 01-01-1992(25Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 20000
(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	:	1years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745661410
Mother's Contact No.	:	01679527145
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 25 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	:	RIFAT TELECOM
Location	:	Boraibari Baazar
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 170,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 09 ft= 90 square ft
Security of the shop	:	BDT 100,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; mobile accessories etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed . ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

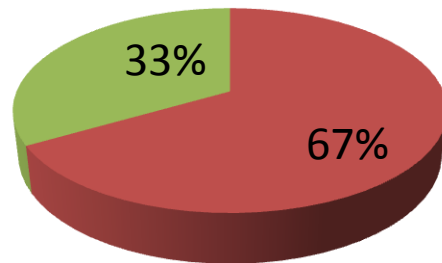
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & Mobile accesories	2000	60000	720000
Bkash & Flexiload	120	3600	43200
Total Sales (A)	2120	63600	763200
Less Variable Expense			
Mobile & Mobile accesories	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Variable Expense			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		1,200	14400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		100	1200
Mobile bill		200	2400
Total fixed cost (D)		8,600	103200
Net Profit (E)= [C-D]		7,000	84000

Investment Breakdown

Particulars	Existing	Proposed	Total
Mobile accessories	120,000	100,000	220000
Bkash, Flexiload	50,000	0	50000
	170,000	100,000	270000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & Mobile accesories	3200	96000	1152000	1209600
Bkash & Flexiload	150	4500	54000	56700
Total Sales (A)	3350	100500	1206000	1266300
Less Variable Expense				
Mobile & Mobile accesories	2560	76800	921600	967680
Total variable Expense (B)	2,560	76800	921600	967680
Contribution Margin (CM) [C=(A-B)	790	23700	284400	298620
Less Variable Expense				
Rent		1,500	18,000	9,800
Electricity bill		700	8400	8600
Transportation		1,500	18000	18,500
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Guard		100	1200	1200
Mobile bill		300	3600	3800
Total fixed cost (D)		9,100	109200	101,900
Net Profit (E)= [C-D]		14600	175200	196,720
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	175,200	196,720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		0
	Total Cash Inflow	275200	196720
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)	175200	48000
	Total Cash Outflow	275,200	48000
3	Net Cash Surplus	0	148720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

রিফাত টেলিকম

মোঃ রিপন মিয়া

৭৪৫-৬৬১৪১০, ০১৭৪২-১৫৫৭৩৬

এখানে সকল প্রকার মোবাইল ও এক্সেসরিজ বিক্রয় এবং সার্ভিসিং করা হয়।
বিঃ দ্রঃ- বিকাশ ও মোবাইল রিচার্জ করা হয় এবং রিচার্জ কার্ড, এম.বি কার্ড, সিম কার্ড ইত্যাদি পাওয়া যায়।

বড়ই বাড়ী বাজার অটোষ্ট্যান, কালিয়াকৈর, গাজীপুর





















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

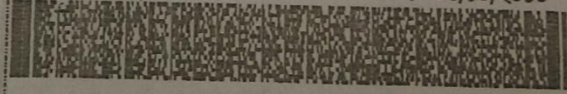


নাম: মোঃ রিপন মিয়া
Name: MD RIPON MIA
পিতা: আঃ হক মিয়া
মাতা: ফাতেমা বেগম
Date of Birth: 05 Jul 1991
ID NO: 19913313219000135

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাস/যেতিঃ আঃ হক এর বাড়ী, গ্রাম/রাস্তা: গোলাহিয়া, ডাকঘর: কড়ই
বাড়ী - ১৭৫০, কালিয়াকৈর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৬/১০/২০১০



FAMILY PICTURE

