

## Proposed NU Business Name: **M/S LABONI TALICOM**



Project identification and prepared by: Md. Shahidul Islam ,  
Rajshahi Shador Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SREE RATAN KUMAR HALDER</b>
Age	:	12-004-1987(29 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	No Son
No. of siblings:	:	2 Brother no Sister
Address	:	Vill: Nowhata P.O:Nowhata P.S: Paba,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SEREEMOTI DIPALI RANY HALDER</b>
(iii) Father's name	:	<b>SREE BINOY CHANDRO HOLDER</b>
(iv) GB member's info	:	Branch: Nowhata Paba Centre 05 (Female), Member ID: 5455/1, Group No: 05 Member since: 2005-2016(11 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: nill
(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	:	5 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.	:	01744471428
Mother's Contact No.	:	01718658590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEREEMOTI DIPALI RANY HALDER** joined Grameen Bank since 11 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	:	<b>M/S LABONI TALICOM</b>
Location	:	Nowhata,Rajshahi
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Sales item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Rajshahi/Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

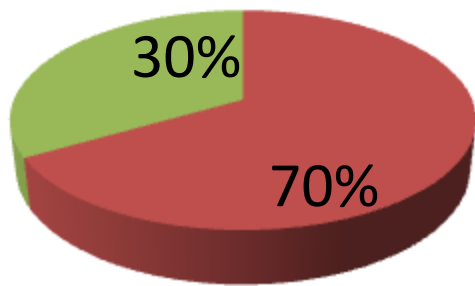
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile item	3,500	105,000	1260000
	0	0	0
<b>Total Sales (A)</b>	3,500	105,000	1260000
<b>Less. Variable Expense</b>			
Mobile item	2,800	84,000	1008000
	0	0	0
<b>Total variable Expense (B)</b>	2,800	84,000	1008000
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21,000	252000
<b>Less. Fixed Expense</b>			
Rent		1800	21,600
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		700	8,400
Entertainment		400	4,800
Salary (staff)		0	0
Bank service Charge		100	1,200
<b>Total fixed Cost (D)</b>		<b>9,100</b>	<b>109,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,900</b>	<b>142,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	30	1,000	30,000	30	1000	30000	60,000
Memory	150	80	12,000	150	80	12000	24,000
Charger	50	70	3,500	0	0	0	3,500
Batery	50	200	10,000	0	0	0	10,000
Other	100	50	5,000	80	100	8000	13,000
	0	0	0				
			0				
			0				
			0				
<b>Total</b>	<b>380</b>	<b>1400</b>	<b>60500</b>	<b>260</b>	<b>1180</b>	<b>50000</b>	<b>110500</b>

## Source of Finance



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

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Mobile Item	3500	105000	1260000	1386000	1323000
	0	0	0	0	0
<b>Total Sales (A)</b>	3500	105000	1260000	1386000	1323000
<b>Less. Variable Expense</b>		0		0	0
Mobile Item	2800	84000	1008000	1108800	1058400
	0	0	0	0	0
<b>Total variable Expense (B)</b>	2800	84000	1008000	1108800	1058400
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000	277200	264600
<b>Less. Fixed Expense</b>					
Rent		1800	21600	22680	23814
Electricity Bill		500	6000	6120	6426
Mobile Bill		500	6000	6120	6426
Salary (self)		5000	60000	61200	64260
Transportation		700	8400	8568	8996.4
Entertainment		400	4800	4896	5140.8
Salary (staff)		0	0	0	0
Security Gard		100	1200	1224	1285.2
Bank service Charge		100	1200	1224	1285.2
<b>Total Fixed Cost</b>		<b>9100</b>	<b>109200</b>	<b>112032</b>	<b>117633.6</b>
<b>Net Profit (E) [C-D]</b>		<b>11900</b>	<b>142800</b>	<b>165168</b>	<b>146966.4</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	142800	165168	146966.4
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus	0	122800	217968
	<b>Total Cash Inflow</b>	<b>192800</b>	<b>287968</b>	<b>364934</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>122800</b>	<b>217968</b>	<b>315898</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# মোবাইল সার্ভিসিং করা হয়

  
গ্রামীণফোন

চলো চলুন

  
গ্রামীণফোন

চলো চলুন

  
গ্রামীণফোন







এর ১০২-১০৮ ধারার ৩য় তফসিল এর ৮, ১০, ১৯ ও ২২ আইন  
ত্র নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল। যাহার

ম : মেসার্স লাবনী টেলিকম

: ফোন কল ও ফ্যাক্সের দোকান

: শ্রী রতন কুমার হালদার

শ্রী রতন কুমার হালদার



# FAMILY PICTURE

