

Proposed NU Business Name: **RIPON TELECOM & MOBILE SERVIVING CENTRE**



Project identification and prepared by: Md Zahidul Kamal
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RIPON HOSSEN
Age	:	05-06-1989(27 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Pach bikrom hati,P.O: Romunpur P.S: Tangail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SALEHA BEGUM
(iii) Father's name	:	MD HAZRAT ALI
(iv) GB member's info	:	Branch: Gala, Centre # 25 (Male), Member ID: 3134, Group No: 05 Member since: 02-05-1995 (10Years) First loan: BDT 4000 Taka.
Further Information:		Existing loan: BDT 15000 , Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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.)	:	None
Business Experiences and Training Info	:	07 years experience in running business. He has 01 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Dutch Bangla Agent Banking, Studio
Entrepreneur Contact No.	:	01671-227590
Family's Contact No.	:	01752-823177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 4000 taka Loan from Grameen Bank. She Gradually Took Loan From GB & Utilized Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	RIPON TELECOM & MOBILE SERVIVING CENTRE
Location	:	Romun Pur Baazar, Tangail
Total Investment in BDT	:	BDT 200000
Financing	:	Self BDT 115000 (from existing business) 66% Required Investment BDT 60000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 08 ft= 160 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Accessories, Bkash, Flexiload▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employees.▪The shop is own..▪Collects goods from Tangail.▪Agreed grace period is 3 months.

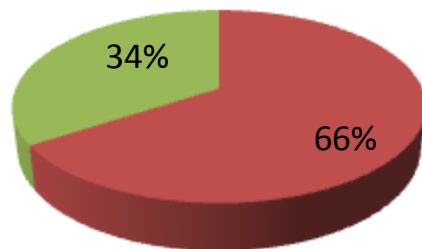
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accessories	3400	102000	1224000
Bkash & Flexiload	120	3600	43200
Total Sales (A)	3520	105600	1267200
Less Variable Expense			
Mobile accessories	2720	81600	979200
Total variable Expense (B)	2,720	81600	979200
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Electricity bill		1500	18000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		1000	12000
Guard		300	3600
Mobile bill		1000	12000
Total fixed cost (D)		15,800	189600
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	20	1200	24,000	30	1,000	30,000	54,000
Battery	70	250	17,500	1	20,000	20,000	37,500
Charger	100	75	7,500	1	10,000	10,000	17,500
Bkash	1	40000	40,000	0	0	0	40,000
Flexiload	1	26000	26,000	0	0	0	26,000
Total	192	0	115,000	32	0	60,000	175,000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 60,000
- Total 175,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile accessories	4800	144000	1728000	1814400	1905120
Bkash & Flexiload	130	3900	46800	49140	51597
Total Sales (A)	4930	147900	1774800	1863540	1956717
Less Variable Expense					
Mobile accessories	3840	115200	1382400	1451520	1524096
Total variable Expense (B)	3,840	115200	1382400	1451520	1524096
Contribution Margin (CM) [C=(A-B)	1,090	32700	392400	412020	432621
Less Variable Expense					
Electricity bill		1800	21600	22100	22600
Transportation		2,400	28800	29,300	29800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Guard		300	3600	3600	3600
Mobile bill		1100	13200	13300	13400
Total fixed cost (D)		16,600	199,200	200,300	201400
Net Profit (E)= [C-D]		16100	193200	211,720	231221
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	193,200	211,720	231221
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		169,200	356920
	Total Cash Inflow	253200	380920	588141
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	169,200	356920	564141

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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











पुस्तक संख्या - १२३४

आमिग नाम: राजेश कुमार - पिता
कुमार - पत्नी: सुनीता देवी - पुत्र
पुत्र - पुत्र - पत्नी: सुनीता देवी, पुत्र
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राजस्थानी परिवारिक नगरपालिका
Rajasthani Family Welfare City

नाम: राजेश कुमार
Name: RAJESH KUMAR
पिता: राजेश कुमार
Date of Birth: १०/०५/१९९०
ID NO: ९३१६६४१८३३६१६

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आमिग नगरपालिका



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आमिग नगरपालिका वडा नगरपालिका, राजस्थानी परिवारिक नगरपालिका
पिता आमिग नाम: राजेश कुमार - पत्नी: सुनीता देवी - पुत्र
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FAMILY PICTURE

