

Proposed NU Business Name: RUBEL TELECOM



Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RABIUL ISLAM RUBEL
Age	:	01-07-1995 (22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	04 Brothers 1 Sister
Address	:	Vill: Uttar Choukighata, P.O: Agla, P.S: Nawabganj, Dist: Dhaka
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	:	MD.ABUL MOTALEB
(iv) GB member's info	:	Branch: Komorgonj, Centre # 28 (Female), Member ID: 1303/3, Group No: 03 Member since: 01/01/2014 First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 13,840/-
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-155624
Mother's Contact No.	:	01768-095104
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 3 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL TELECOM
Location	:	Alauddin super market, Agla Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,50,000(from existing business) 75% Required Investment BDT 80,000(as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 300 square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Charger, Mobile, Battery, Memory etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

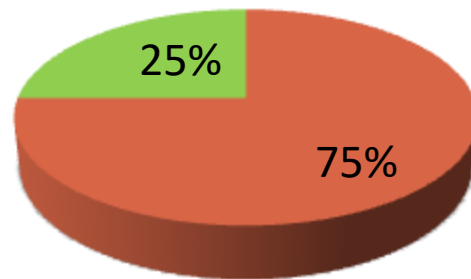
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile accessories Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Mo0bile accessories Item	1,875	56,250	6,75,000
Total variable Expense (B)	1,875	56,250	6,75,000
Contribution Margin (CM) [C=(A-B)	625	18,750	2,25,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		9,400	1,12,800
Net Profit (E) [C-D)		9,350	1,12,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Battery	350	200	70,000	100	200	20,000	90,000
Mobile cover(digital)	300	100	30,000	150	100	15,000	45,000
Memory card	50	200	10,000	50	200	10,000	20,000
Charger	250	80	20,000	250	80	20,000	40,000
Other Parts			20,000			15,000	35,000
Security			1,00,000				1,00,000
Total			2,50,000			80,000	3,30,000

0% **Source of Finance**



- Entrepreneur's Contribution's :- 2,50,000
- Investor Investment's :- 80,000
- Total :- 3,30,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Mobile accessories Item	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Mobile accessories Item	2,625	78,750	9,45,000	9,92,250	10,41,863
Total variable Expense (B)	2,625	78,750	9,45,000	9,92,250	10,41,863
Contribution Margin (CM) [C=(A-B)]	875	26,250	3,15,000	3,30,750	3,47,288
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,000	12,000	13,000	14,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		9,700	1,16,400	1,18,000	1,19,500
Net Profit (E) [C-D]		16,550	1,98,600	2,12,750	2,27,788
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,98,600	2,12,750	2,27,788
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,66,600	3,47,350
	Total Cash Inflow	2,78,600	3,79,350	5,75,138
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)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,66,600	3,47,350	5,43,138

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 50 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Alauddin Super Market
Aglabazar, Nawabgonj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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ক্রবেল টেলিকম

এখানে মোবাইলের ফ্লাস লক ও কার্ড
এখানে মোবাইল সার্ভিসিং করাও মোবাইল সামগ্রী
স্বাক্ষরিত হলে সুশেখার মাওলানা, ইসলামাবাদ











3GB

1GB

1GB



লিটওয়্যার্ক

ভেঙ্গা কম্পিউটার মাঝামাঝি

৩০ প. / মিনিট
১.৭ সেকেন্ড
৩ বি-৩ বি



উদ্ভিদ সিউ সুপার মার্কেট, আগলা বাজার, বরগুনা, ঢাকা-১৩২০

ফাতেমা

কম্পিউটার ও মোবাইল সার্ভিসিং

আসসালামু আলাইকুম বৈরাহী সার্ভিসিং ল্যাবস ঢাকা

ভিজিট চেক করা হয়।

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