

Proposed NU Business Name: **RABBI TELICOM**



Project identification and prepared by: Md. Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RABBI HASAN
Age	:	02-02-1994 (23 Years)
Education, till to date	:	Degree 1 st year
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister, 04 Brothers
Address	:	Vill: Khamarkandi, P.O Jhorgasahat, P.S:Bogra shadar, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST SAHINUR BEGUM
(iii) Father's name	:	MD SHAHJAHAN ALI
(iv) GB member's info	:	Branch: Shakharia,Bogra, Centre # 10(Female), Member ID: 4194, Group No: 06 Member since: 10-01-2012 (05Years) First loan: BDT 5,000 /- Outstanding loan: Nil
Further Information:		
(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	:	06 years experience in running business. 06 years in own business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-528152
Family's Contact No.	:	01938-847830,01703-089835
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SHAHINUR BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RABBI TELICOM
Location	:	Sabgram baipas more, Bogra shadar, Bogra
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 6 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile excessories, recharge, memory card, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 03 labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

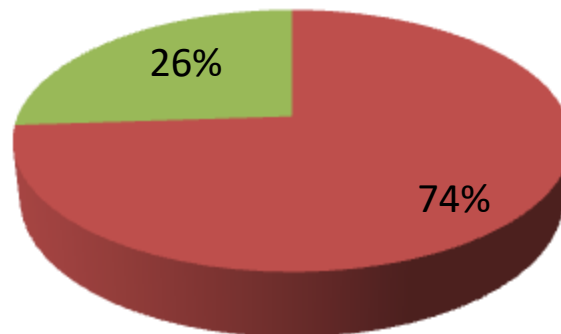
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile exc.sales	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Mobile exc. Cost	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
House rant		1,500	18,000
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		300	3,600
Guard		300	3,600
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		21,400	256,800
Net Profit (E) [C-D]		8,600	103,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	40	1500	60,000	40	1,000	40,000	110,000
Camera	1	10000	10,000	1	15,000	15,000	25,000
Bluetooth phone	8	1000	8,000	0	0	0	8,000
Battary	50	200	10,000	0	0	0	10,000
Memory	20	300	6,000	0	0	0	6,000
Charger	50	80	4,000	0	0	0	4,000
Mobile exe.	1	12000	12,000	1	5000	5,000	17,000
others	1	60000	60,000	0	0	0	60,000
Total	171	0	170000	42	21000	60000	230000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 60,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile exc.sales	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Mobile exc. Cost	5,600	168,000	2,016,000	2,116,800	2,222,640
Total variable Expense (B)	5,600	168,000	2,016,000	2,116,800	2,222,640
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
House rant		1500	18,000	18,000	18,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12000	144,000	144,000	144,000
Entertainment		300	3,600	3,600	3,600
Guard		300	3,600	3,600	3,600
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		21,400	256,800	256,800	256,800
Net Profit (E) [C-D]		20,600	247,200	272,400	298,860
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	247,200	272,400	298,860
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		223,200	471,600
	Total Cash Inflow	307,200	495,600	770,460
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	223,200	471,600	746,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Sabgram stand,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

