

Proposed NU Business Name: **R.M.TELECOM**



Project identification and prepared by: Md.Sujon hossain,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RUHUL AMIN
Age	:	10-03-1998(19 Years)
Education, till to date	:	Class-Nine pass
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers, 05 Sisters
Address	:	Vill: Jangalia ,P.O : Jalachatro, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAJEDA BEGUM
(iii) Father's name	:	MD.YUNUS ALI
(iv) GB member's info	:	Branch:Ornakhola, Centre # 03 (Female), Member ID: 1395, Group No:03 Member since: 20-04-2009 (08Years) First loan: 10,000 taka. Existing loan: 25,000 taka Outstanding loan: 4100 taka.
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	04 years experience in running business. He has training 01 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-057788
Mother's Contact No.	:	none
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA BUGUM joined Grameen Bank since 08 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	:	R.M. TELECOM
Location	:	Pacismile , modhupur,Tangail.
Total Investment in BDT	:	BDT :134,337/-
Financing	:	Self BDT 84,337 (from existing business) 63% Required Investment BDT 50,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 06ft= 60square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; charger,batterie,board,touchlight,swich ,flexiload etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods fromModhupur.▪Agreed grace period is 3 months.

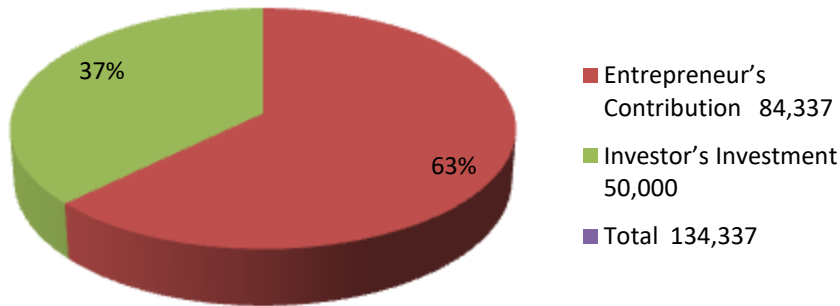
Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
charger,batterie,baord,touchlight,others	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
charger,batterie,baord,touchlight,others	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		1100	13200
Electric Bill		500	6000
Transportaion		50	600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		50	600
Guard		120	1440
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		7020	84240
Net Profit (E)= [C-D]		1980	23760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
charger	0	0	8,870			5,000	13,870
batterie	50	250	12,500			10,000	22,500
baord	23	25	575			0	575
touchlight	5	320	1,600			0	1,600
swich	36	22	792			0	792
flexiload	0	0	10,000			0	10,000
security	0	0	50,000			0	50,000
electric smagri			0			20,000	20,000
alsede			0			15,000	15,000
			0			0	0
Total	114	617	84,337	0	0	50,000	134,337

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
charger,batterie,baord,touchlight,others	2000	60000	720000	756000	793800
0	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Charger,batterie,baord,touchlight,othtrs	1600	48000	576000	604800	635040
Total Variable Expense	1600	48000	576000	604800	635040
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		1100	13200	13200	13200
Electric Bill		500	6000	6300	6600
Transportaion		50	600	630	661.5
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		50	600	600	600
Gard		120	1440	1440	1440
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7020	84240	84670	85101.5
Net Profit (E)= [C-D]		4980	59760	62748	65885
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	59,760	62748	65885
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		39760	82508
	Total Cash Inflow	109,760	102,508	148,393
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	39,760	82,508	128,393

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	59,760	62748	65885
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		39760	82508
	Total Cash Inflow	109,760	102,508	148,393
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	39,760	82,508	128,393

Pictures

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01738-057788









AUNT
NO
CITY
GIRL

VENICE
SUMMER



FAMILY PICTURE

