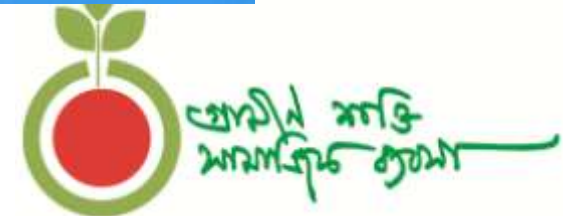


Proposed NU Business Name: **RONZIT TELICOM**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE RONZIT KUMAR
Age	:	12-07-1991 (26 Years)
Education, till to date	:	B.S.C
Marital status	:	Married
Children	:	01Doughter
No. of siblings:	:	02Brother & 01 Sister
Address	:	Vill: Keshor P.O: Keshorhat, P.S: Mohanpur 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	:	SREEMOTI JOENTI RAMI
(iii) Father's name	:	SREE JOTIN
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre # 97(Female), Member ID: 3849 Group No: 04 Member since: 28-01-2010-Running (7Years) First loan: BDT 10,000/- Existing loan: BDT 60,000/- Outstanding loan: BDT38,880/-
Further Information:		
(v) Who pays GB loan installment	:	Fother
(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	:	Katun Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-921859
Mother's Contact No.	:	01722-553525
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI JOENTI RAMI joined Grameen Bank since 07 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	:	RONZIT TELICOM
Location	:	keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000 (from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	90,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Battery,Charger,Head phone,Chasing etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪He is doing his business in renting place.▪Collects goods from Dhaka, Rajshahi. Agreed grace period is 3 months

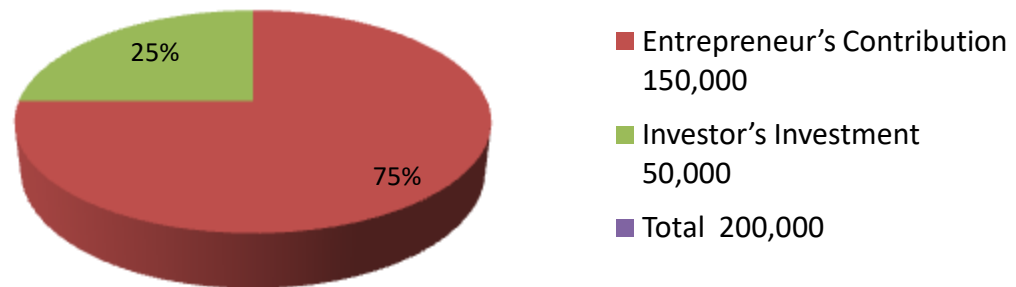
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Battary, Charger, Headphone etc	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense		0	
Mobile Battary, Charger, Headphone etc.	3,200	96,000	1152000
Total variable Expense (B)	3,200	96,000	1152000
Contribution Margin (CM) [C=(A-B)	800	24,000	288000
Less. Fixed Expense			
Rent		2,800	33,600
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		0	0
Transportation		4,000	48,000
Entertainment		300	3,600
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		13,000	156,000
Net Profit (E) [C-D)		11,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Battery	200	240	48,000	100	240	24,000	72,000
Mobile Glass Poli	150	180	27,000	-	-	-	27,000
Mobile Back Part	70	180	12,600	-	-	-	12,600
Enarge Balp	30	220	6,600	-	-	-	6,600
Computer Box	2	4,400	8,800	3	4400	13,200	22,000
Mobile Charger	50	150	7,500	-	-	-	7,500
Others Item	-	-	39,500	-	-	12,800	52,300
Total	502		150,000	103		50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile Battery, Charger, Headphone etc.	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Mobile Battery, Charger, Headphone etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		2,800	33600	33600	33600
Electric Bill		600	7200	86400	1036800
Transportaion		500	6000	6300	6615
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		14400	172800	252300	1203015
Net Profit (E)= [C-D]		15600	187200	196560	206388
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	187,200	196560	206388
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167200	343760
	Total Cash Inflow	237,200	363,760	550,148
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	167,200	343,760	530,148

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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



গ্রামীণফোন


রনজীত টেলিকম

কেশরহাট বাজার, মোহনপুর, রাজশাহী

প্রয়োজনে পাশে
বিকাশ

bKash



একটি  ব্যাংক ব্যাংক প্রতিষ্ঠান

আহমেদ
কেশরহাট
রাজশাহী

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RECHARGEABLE LED TORCH

WOLTON WOLTON

C-TOP

SMART LED

microlab

1.5GB





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FAMILY PICTURE

