

Proposed NU Business Name: **RAJU TELECOM & SOFTWER**



Project identification and prepared by: Mohammad Fazlul Haq Sonagazi, Feni.

Project verified by: Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	10/10/1997 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Sisters & No Brother
Address	:	Vill: Arkaim P.O: Takia Bazar, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEMONA KHATUN
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 37/(Female), Member ID: 4932, Group No: 04 Member since: 06-12-2010 (07 Years) First loan: BDT 8,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 16500/-
(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	:	02 Years Experience 02 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01764-128294
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMONA KHATUN joined Grameen Bank since 07 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

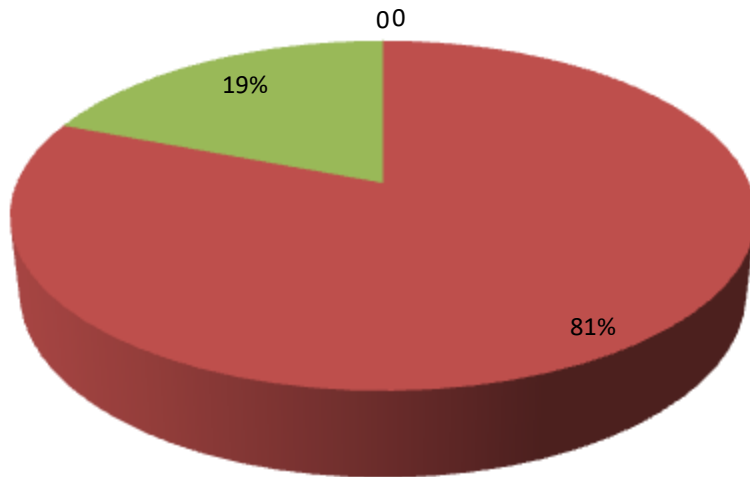
Business Name	:	RAJU TELECOM & SOFTWER
Location	:	Boktermunsi Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 261,850/-
Financing	:	Self BDT 211,850/- (From Existing Business) 81% Required Investment Bdt,50,000(as Equity) 19%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	08 Bft X 13 ft. = 104 Square 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 Mobile Phone,Charger,BataryMobile Parts & Others▪Average 10% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobile Phone.Batary.Charger, Parts &Others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Mobile Phone.Batary.Charger, Parts &Others	4500	135000	1620000
Total Variable Expense	4500	135000	1620000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		150	1800
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8650	103800
Net Profit (E)= [C-D]		6350	76200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Mobile	18	2,100	37,800	0	0	25,000	62,800
Mobile Parts	0	0	15,200	0	0	10,000	25,200
Batary	35	230	8,050	0	0	10,000	18,050
Charger	50	80	4,000	0	0	5,000	9,000
Computer	2	30,000	60,000	0	0	0	60,000
Printer	1	10,000	10,000	0	0	0	10,000
Speaker	12	1,400	16,800	0	0	0	16,800
Others			10,000			0	10,000
Security			50,000				50,000
Total	118	43810	211,850	0	0	50,000	261,850



- Entrepreneur's Contribution 211,850
- Investor's Investment 50,000
- Total 261,850

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile Phone.Batary.Charger, Parts &Others	6000	180000	2160000	2268000	2381400
Plate var,Var,Anggel & Others	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Mobile Phone.Batary.Charger, Parts &Others	5400	162000	1944000	2041200	2143260
Total Variable Expense	5400	162000	1944000	2041200	2143260
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8650	103800	104500	105215
Net Profit (E)= [C-D]		9350	112200	117810	123701
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	112,200	117810	123700.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92200	190010
	Total Cash Inflow	162,200	210,010	313,711
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	92,200	190,010	293,711

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:06, Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Boktermunsi
Bazar, sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

APHONY SYMPHONY

সবচেয়ে সেরা
রিচার্জ করা হয়।
রবি, শ্রামীণ, বাণেশ্বরিক,
এয়ারটেল, টেলিটক





রাজু টেলিকম এন্ড সফটওয়্যার

