

RAJU TELECOM



BRIEF BIO OF THE ENTREPRENEUR

- Name : Md. Shah Alam
- Address : Vill: Panate Para, Post: Ramna, Thana: Chilmari,
Dist: Kurigram
- Mother : Mrs. Shahara Begum, Panate para, Ramna,
Chilmari, Kurigram, Centre # 17/Mo, Loan no.:
(Grameen Bank Borrower) : 10116.
Member since October 23, 2004
Existing loan - BDT 15,000 Outstanding- BDT 11,000
- Educational Qualification : Class eight pass
- Experience : 5 (Five) years experience in telecom business.
Entrepreneur started his business with BDT 20,000
(twenty thousand). Now it's value is about BDT
200,000 (two lac).

BUSINESS BRIEFING

- ✘ Proposed Business : *RAJU TELECOM*
- ✘ Shop location: Ramna Bader Mur Market
- ✘ Total Investment: BDT *400,000*
 - + Financing
 - Self BDT *200,000* (from existing business)
 - Required Investment BDT *200,000* (as equity)
- ✘ **Implementation:**

The business will start with different items such as cosmetics, telecom accessories, flexi load, mobi cash, DBBL mobile banking & bKash, photography & mobile multi-media targeting break even within first year & pay back period is estimated to be four years.

OBJECTIVES

- ✘ Self employment for the entrepreneur;
- ✘ Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- ✘ Work towards providing necessary quality cosmetics, telecom products and services in the community;
- ✘ Contribute in improving socio-economic condition.

INVESTMENT BREAKDOWN

Particulars	Existing (BDT)	Proposed (BDT)	Total (BDT)
Computer	35,000	-	35,000
Camera	10,000	-	10,000
Printer	7,000	-	7,000
Mobile Accessories (SIM card, Battery, Charger, Cover etc.)	10,000	25,000	35,000
Security Deposit	10,000	10,000	20,000
Mobile for Bikash, Dutch Bangla, Mobi cash etc.	15,000	-	15,000
Investment in bkaash, Dutch Bangla Mobile Banking, Mobi cash etc.	100,000	100,000	200,000
Cosmetics Products	-	50,000	50,000
Fixtures & Fittings (Table, Chair, Fan etc.)	13,000	15,000	28,000
Total	200,000	200,000	400,000

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur Contribution	200,000	50%
Investor's Investment	200,000	50%
Total	400,000	100%

EXISTING BUSINESS

Particulars		Existing Business (BDT)		
		Daily	Monthly	Yearly
Estimated Service Revenue/Sales :				
	Cosmetics	-	-	-
	Commission from bkaash, Mobi Cash & DBBL Mobile banking	120	3,600	43,200
	Mobile Accessories (Battery, Charger, SIM Card, Cover etc.)	200	6,000	72,000
	Mobile Multi-Media	100	3,000	36,000
	Studio Service	100	3,000	36,000
Total Service Revenue/Sales		520	15,600	187,200
Less: Estimated Variable Cost :				
	Cosmetics	-	-	-
	bkaash, Mobi Cash & DBBL Mobile banking	-	-	-
	Mobile Accessories (Battery, Charger, SIM Card, Cover etc.)	160	4,800	57,600
	Mobile Multi-Media	25	750	9,000
	Studio Service	50	1,500	18,000
Total Estimated Variable Cost		235	7,050	84,600
Contribution Margin (CM):		285	8,550	102,600
Less: Fixed Cost:				
	Shop Rent		450	5,400
	Electricity		500	6,000
	Salary		3,000	36,000
	Others		200	2,400
	Depreciation		867	10,400
	Ownership Transfer Fee		-	-
Total Fixed Cost		168	5,017	60,200
Net Profit		117	3,533	42,400

FINANCIAL PROJECTION

Particulars		Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
		Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Service Revenue/Sales :													
	Cosmetics	400	12,000	144,000	440	13,200	158,400	484	14,520	174,240	532	15,972	191,664
	Commission from bKash, Mobi Cash & DBBL Mobile banking	320	9,600	115,200	352	10,560	126,720	387	11,616	139,392	426	12,778	153,331
	Mobile Accessories (Battery, Charger, SIM Card, Cover etc.)	350	10,500	126,000	385	11,550	138,600	424	12,705	152,460	466	13,976	167,706
	Mobile Multi-Media	100	3,000	36,000	100	3,000	36,000	100	3,000	36,000	100	3,000	36,000
	Studio Service	110	3,300	39,600	121	3,630	43,560	133	3,993	47,916	146	4,392	52,708
Total Service Revenue/Sales		1,280	38,400	460,800	1,398	41,940	503,280	1,528	45,834	550,008	1,671	50,117	601,409
Less: Estimated Variable Cost :													
	Cosmetics	320	9,600	115,200	352	10,560	126,720	387	11,616	139,392	426	12,778	153,331
	bKash, Mobi Cash & DBBL Mobile banking	-	-	-	-	-	-	-	-	-	-	-	-
	Mobile Accessories (Battery, Charger, SIM Card, Cover etc.)	280	8,400	100,800	308	9,240	110,880	339	10,164	121,968	373	11,180	134,165
	Mobile Multi-Media	25	750	9,000	25	750	9,000	25	750	9,000	25	750	9,000
	Studio Service	55	1,650	19,800	61	1,815	21,780	67	1,997	23,958	73	2,196	26,354
Total Estimated Variable Cost		680	20,400	244,800	746	22,365	268,380	818	24,527	294,318	897	26,904	322,850
Contribution Margin (CM):		600	18,000	216,000	653	19,575	234,900	710	21,308	255,690	774	23,213	278,559
Less: Fixed Cost:													
	Shop Rent		900	10,800		900	10,800		900	10,800		900	10,800
	Electricity		600	7,200		660	7,920		726	8,712		799	9,583
	Salary	-	5,000	60,000	-	6,000	72,000	-	7,000	84,000	-	8,000	96,000
	Others	-	200	2,400	-	200	2,400	-	200	2,400	-	900	10,800
	Depreciation	-	2,000	24,000	-	2,000	24,000	-	2,000	24,000	-	2,000	24,000
	Ownership Transfer Fee	-	-	-	-	417	5,000	-	833	10,000	-	2,083	25,000
Total Fixed Cost		290	8,700	104,400	339	10,177	122,120	389	11,659	139,912	489	14,682	176,183
Net Profit		310	9,300	111,600	313	9,398	112,780	322	9,648	115,778	284	8,531	102,376
Cumulative Net Profit:				111,600			224,380			340,158			442,534

BREAK EVEN ANALYSIS

Particulars		Monthly	Yearly
Contribution Margin Ratio: (CM/Rev)		47%	47%
Break Even Point (BEP):	Fixed Cost	8,700	104,400
	C/M Ratio	47%	47%
Break Even Point (in Tk.)		18,560	222,720

CASH FLOW

<i>Particulars</i>	<i>Existing Year (BDT)</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
Cash Inflow:					
New Investment	-	200,000	-	-	-
Net Profit	42,400	111,600	117,780	125,778	127,376
Depreciation	10,400	24,000	24,000	24,000	24,000
Opening Balance	-	52,800	188,400	300,180	389,958
Total Cash Inflow	52,800	388,400	330,180	449,958	541,334
Cash Outflow:					
Hand Cash for DBBL Mobile Banking & bkaash	-	100,000	-	-	-
Mobile Accessories(SIM Card, Battery, Charger, Cover etc.)	-	25,000	-	-	-
Cosmetics Products	-	50,000	-	-	-
Fixtures and Fittings (Decoration)	-	15,000	-	-	-
Security Deposit	-	10,000	-	-	-
Investment Pay Back	-	-	30,000	60,000	150,000
Total Cash Outflow	-	200,000	30,000	60,000	150,000
Total Cash Surplus	52,800	188,400	300,180	389,958	391,334

OUTCOMES

- The business will start with BDT **400,000** and it is expected that by the end of four years after payback of investors' money the entrepreneurs' capital will be BDT **642,534**
- The business will serve the community by selling quality and in demand products and strive to improve every year.

RISK FACTORS

- Theft
- Local competition

RISK MANAGEMENT

- ✘ Adequate precautions to be taken
- ✘ Proper security measures will be taken
- ✘ Close market watch to compete

Thank You



ANNEX I – EXISTING INVEST.

Particulars	Existing (BDT)	Remarks
Computer	35,000	
Camera	10,000	
Printer	7,000	
Mobile Accessories(SIM Card, Battery, Charger, Cover etc.)	10,000	
Security Deposit	10,000	
Mobile for bkaash, DBBL, Mobi cash etc.	15,000	
Investment in bkaash, DBBL, Mobi cash etc.	100,000	
Cosmetics Products	-	
Scanner	-	
Fixtures & Fittings (Table, Chair, Fan etc.)	13,000	
Total	<u>200,000</u>	

PHOTO EXHIBITION





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রাজু টেলিকম | রাসদ বিপদে সাহায্য, টিকাটী, হুজুর

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টিকা পরিস্রো বা পাওয়ার সমস্ত উপায়
মোবাইলে, হুজুরেই

একাউন্ট খুলুন ফ্রি!

bKash



সহী এ গুণ বন্ধক এঁকিন

bKash



সহী এ গুণ বন্ধক এঁকিন

“বিকাশ”
করুন

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সহী এ গুণ বন্ধক এঁকিন





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ডায়-বাংলা ব্যাংক
মোবাইল ব্যাংকিং



Advertisement for Banglalink mobile services, featuring a yellow and red design with the text 'প্রাইমবাল' and '8.99 50'.

Advertisement for '২৬ টি FnF' (26 FnF) with a yellow background and text '২৬ টি FnF যে বেশ উপভোগ্য'.

Front panel of the kiosk with 'banglalink' branding and a central red sign with the Bengali word 'রবি' (Rabi) and a logo.

Two promotional cards for Banglalink services, one yellow and one white, with text '৩৩ টি FnF' and '১৬ টি, JUST 16.99'.

ENTREPRENEUR & HIS MOTHER

