A Nobin Udyokta Project

Proposed NU Business Name : ROLIYA TELECOM



NU Identified and PP Prepared by-

Outtom Kumar Sarker (Ramgonj Unit)

Verified by:

Md. Nazrul Islam

Presented by Noor Hossain



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Noor Hossain	
Age	:	03-05 -1990 (25 years)	
Marital status		Married	
Children	:	1 Daughter	
No. of siblings:	:	02 brothers, 2 sisters	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment		Mother √ Father Mrs. Norjahan Begum Mr. Abul Kashem Branch: Suchipara-Shaharasti Group-02 Member since: 22 -05-2006 Existing loan: N/A N/A	Centre: 31M Loanee no-2324 First loan: Tk. 5000 Outstanding: N/A
(v) Who pays GB loan installment(vi) Mobile lady(vii) Grameen Education Loan(viii) Any other loan like GCCN, GKF etc(ix) Others	: : :	N/A N/A N/A N/A	
Education	:	Class Eight	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Telecom Business
Trade License		138
Business Experiences	:	2 years
Other Own/Family Sources of Income	-	Construction related Business (brother)
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info		01858651637
NU Project Source/Reference	:	GT-Ramgonj Unit, Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2006 (09 years). At first she took a loan of 5,000 taka from Grameen Bank. NU built their own house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Roliya Telecom	
Address/ Location	:	Dolta Bazar, Ramgonj, Lakhsmipur .	
Total Investment in BDT	:	235,000 Taka	
Financing	:	Self BDT 1,35,000 (from existing business) - 57% Required Investment BDT 100,000 (as equity) 43 %	
Present salary/drawings from business (estimated)	:	7000	
Proposed Salary	:	7000	
Proposed Business			
(i) % of present gross profit margin	:	20%	
(ii) Estimated % of proposed gross profit margin		20%	
(iii) Agreed grace period		5 months	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars		Existing Business (BDT)	Proposed (BDT)
	Investments in different categories:		(1)	(2)
(i)	Present stock items: Advance- Computer (02) set Mobile (8) & Accessories Furniture	10000 35000 70000 20000	135000	
Pr	oposed stock items (1) New Mobile set (6) & Accessories (2 Decoration (3) Others Accessories	65000 20000 15000		100000
	Total Capital		135000	100000

INFO ON EXISTING BUSINESS OPERATIONS

David's Jane		Existing Business (BDT)		
Particulars	Daily	Monthly	Yearly	
Sale mobile Accessories, Mobile Set, CD etc	1500	45000	540000	
Less: Cost of sales (B)Mobile Accessories, Mobile set,				
cassette etc	1200	36000	432000	
Profit (A)	300	9000	108000	
Income from servicing mobile, Editing, song load, Virus				
Scanning (B)	300	9000	108000	
Gross Profit (C) [C=(A+B)]	600	18000	216000	
Less: Operating Costs				
Electricity bill		400	4800	
Generator bill		250	3000	
Shop Rent		2200	26400	
Night Guard bill		50	600	
Mobile bill		500	6000	
Present salary/Drawings- self		7000	84000	
Others (fee)		1000	12000	
Non Cash Item:				
Depreciation Expenses (20000*10%)		167	2000	
Total Operating Cost (D)		11567	138804	
Net Profit (C-D):		6433	77196	

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Doutieulous	Year 1	(BDT)	Year 2 (BDT)		
Particulars	Monthly	Yearly	Monthly	Yearly	
Estimated Sales Mobile accessories, Mobile set and CD	51000	612000	60000	720000	
Less : cost of sales	40800	489600	48000	576000	
Profit (A)	10200	122400	12000	144000	
Income from servicing, Song Editing, song load, Virus scanning (B)	9000	108000	9000	108000	
Gross Profit (C) [C=(A+B)]	19200	230400	21000	252000	
Less: Operating Costs					
Electricity bill	400	4800	500	6000	
Generator bill	250	3000	250	3000	
Shop Rent	2200	26400	2200	26400	
Night Guard bill	50	600	50	600	
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	
Proposed Salary- Self	7000	84000	7000	84000	
Others (Transport, Entertainment, fee Etc)	500	6000	500	6000	
Non Cash Item:					
Depreciation Expenses(15%)	167	2000	167	2000	
Total Operating Cost (D)	11067	132804	11167	134004	
Net Profit (C-D):	8133	97596	9833	117996	
Payback to GT		60000		60000	
Retained Income:	37596		57996		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

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SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	-
1.2	Net Profit	97596	117996
1.3	Depreciation (Non cash item)	2000	2000
1.4	Opening Balance of Cash Surplus	-	39596
	Total Cash Inflow	199596	159592
2.0	Cash Outflow		
2.1	Purchase of Product	100,000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160000	60000
3.0	Net Cash Surplus	39596	99592



Strength

- ➤ Skilled & 2 years experience
- > Well known in local areas

WEAKNESS

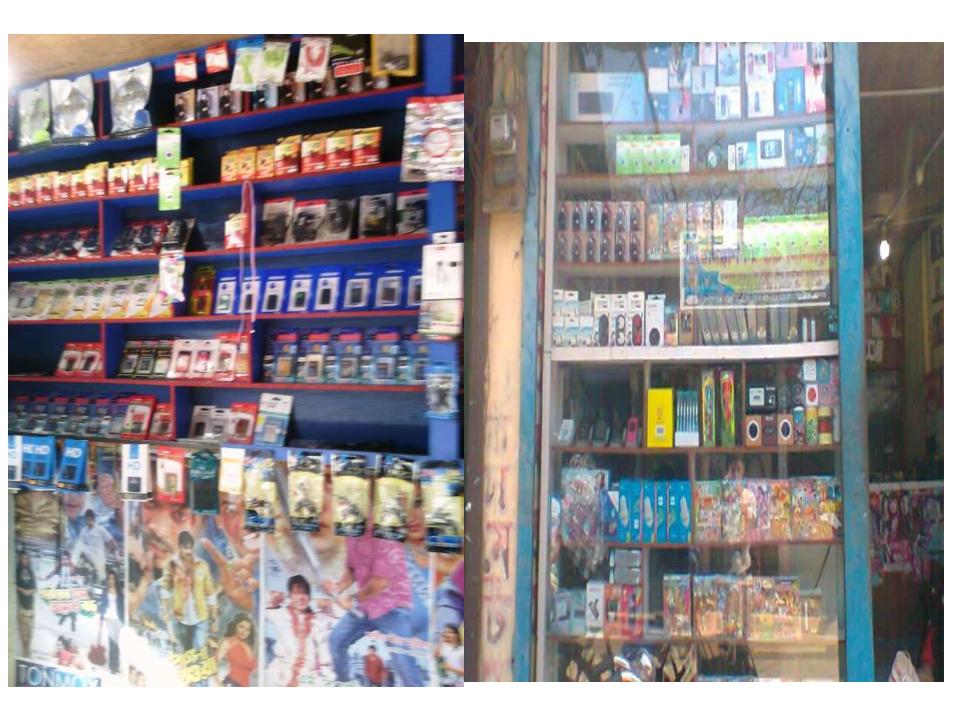
>Lack of investment

OPPORTUNITIES

- > Center point for business holders
- > Beside Main Road

THREATS

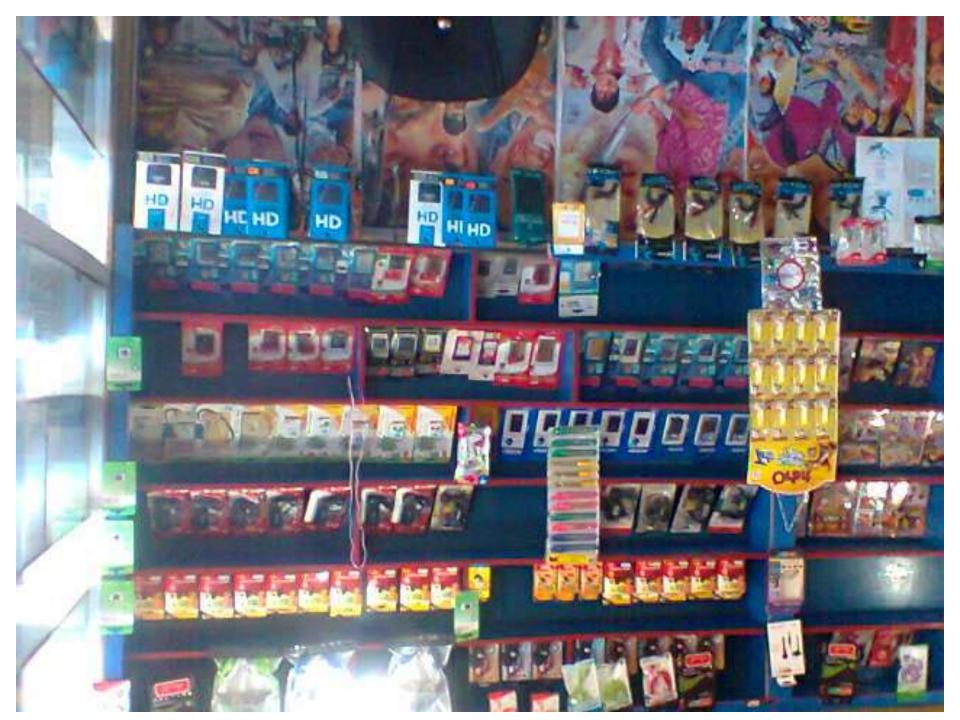
- > Fire
- > Theft
- Opponent in same areas













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For more information
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