

## Proposed NU Business Name: **RIFAT TELECOM**



Project identification and prepared by: Md. Forhad Hosen,  
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. AMINUL ISLAM</b>
Age	:	15-06-1987 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	3 Brthers 1Sister
Address	:	Vill: Kodomtoli, P.O: Kodomtoli, P.S: Dhanbari, 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	:	<b>MST. ANOWARA BEGUM</b>
(iii) Father's name	:	<b>LATE SHOMSHER ALI</b>
(iv) GB member's info	:	Branch: Kodomtoli; Centre # 7(Female), Member ID: 1278, Group No: 07 Member since: 05-06-1997 (20Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	12 years experience in running business. He has NO months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01945-256825
Mother's Contact No.	:	01924-320348
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWARA BEGUM** joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RIFAT TELECOM</b>
Location	:	Dhopakhali Dhanbari
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 100,000/-(from existing business) 71% Required Investment BDT 40,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8ft x 12 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Telecom Accessories .</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Dhaka.</li><li>▪The shop is Own .</li><li>▪Agreed grace period is 3 months.</li></ul>

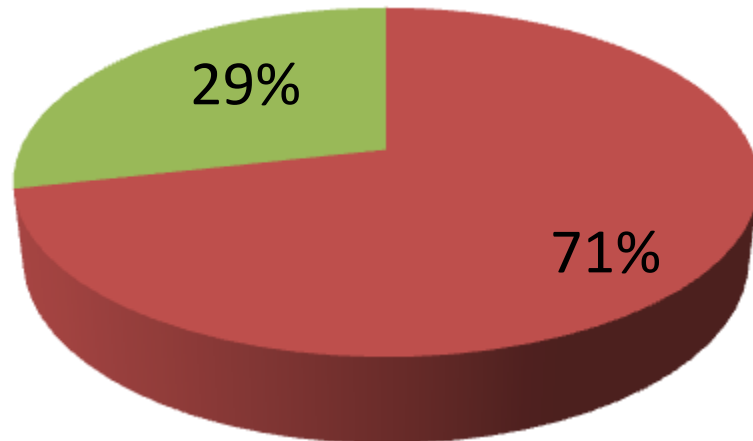
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Telecom Accessories	1535	46050	552600
Bikash & Flexi	100	3000	36000
<b>Total sales (A)</b>	<b>1635</b>	<b>49050</b>	<b>588600</b>
<b>Less Variable Exp.</b>			
Telecom Accessories	1228	36840	442080
<b>Total Variable exp. (B)</b>	<b>1228</b>	<b>36840</b>	<b>442080</b>
<b>Contribution Margin CM [C= (A-B)]</b>	<b>407</b>	<b>12210</b>	<b>146520</b>
<b>less fixed exp.</b>			
Electricity bill		700	8400
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Genaretor		300	3600
Mobile		200	2400
<b>total fixed cost (D)</b>		<b>6600</b>	<b>79200</b>
<b>Net profit (E) [C-D]</b>		<b>5610</b>	<b>67320</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Baterry	20	300	6,000	50	300	15,000	21,000
Charger	10	80	800	50	80	4,000	4,800
Light	10	200	2,000	100	200	20,000	22,000
Headphone	20	200	4,000	25	200	5,000	9,000
Cable	10	150	1,500	40	150	6,000	7,500
others	57	100	5,700			0	5,700
Bikash & Flexi , DBBL etc	2	40000	80,000			0	80,000
<b>Total</b>	<b>129</b>		<b>100,000</b>	<b>265</b>		<b>40,000</b>	<b>140,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 40,000
- Total 140,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Telecom Accessories	2065	61950	743400	780570
Bikash	250	7500	90000	94500
<b>Total Sales (A)</b>	<b>2315</b>	<b>69450</b>	<b>833400</b>	<b>875070</b>
less variable Expenses				
Telecom Accessories	1652	49560	594720	624456
Total variable Expenses (B)	1652	49560	594720	624456
<b>Contribution Margin (CM)= (A-B)</b>	<b>663</b>	<b>19890</b>	<b>238680</b>	<b>250614</b>
<b>Less Fixed Expenses</b>				
Electricity bill		700	8400	16000
Transportation		330	3960	35000
Salary (self)		5000	60000	60000
Entertainment		150	1800	1800
Guard		0	0	0
Genaretor		300	3600	3600
Mobile		300	3600	7400
Total Fixed Cost		6780	81360	123800
<b>Net Profit (E) (C-D)</b>		<b>13110</b>	<b>157320</b>	<b>126814</b>
Investment Payback			<b>24000</b>	<b>24000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	157,320	126,814
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		133,320
	<b>Total Cash Inflow</b>	207320	260134
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000
	<b>Total Cash Outflow</b>	74,000	24000
3	<b>Net Cash Surplus</b>	133,320	236134

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 Years:0  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

ইন্টারনেট\*

পরমা/মিনিট রবি নম্বরে

পরমা/মিনিট অন্য অপারেটরে

\* প্রথম ১-০৪ রিচার্জ ১ জিবি ইন্টারনেট ফ্রি  
পরবর্তী ৫ জিবি ইন্টারনেট-প্রতি মাসে ৯ টাকা ইকিলোকে রিচার্জ ১ জিবি

# রিফাত

# ডিজিটাল স্টুডিও

প্রোঃ মোঃ আমিনুল ইসলাম

সেবা সমূহঃ

- এখানে ছবি তোলা হয়
- ছবি থেকে ছবি করা হয়
- গান ডাউনলোড সহ
- ইন্টারনেট ব্রাউজিং করা হয়।



ধাপাখালী বাজার, ধনবাড়ী, টাঙ্গাইল। মোবাঃ ০১৯৪৫-২৫৬৮২৫

কমা বলুন  
সেরা  
কলরেটে



রবি

এখানে  
রবি'র ইন্টারনেট  
কার্ড পাওয়া যায়

রবি

বাংলালিংক 3G

এখন

হাতের মুঠোয়

ডায়াল +5000#









# FAMILY PICTURE

