

**Proposed NU Business Name: RASHEL TELECOM &SERVISHING SENTER**



Project identification and prepared by: Md. Hafizur Rahman  
Mawna Unit, Gazipur

Project verified by: MD. Siddiquir Rahman



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

Name	:	<b>MD RASHEL MIA</b>
Age	:	05-03-1988 (29 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 3 Sister
Address	:	Vill: Gilerchala P.O: Gilaberaid P.S: Sreepur, Dist: Gazipur
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 SOKINA BEGUM</b>
(iii) Father's name	:	<b>LET: ASRAF ALI</b>
(iv) GB member's info	:	Branch: Shreepur, Centre # 53(Female), Member ID: 4919, Group No: 02 Member since:02-03-2003-13-06-2013 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	No
(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	:	11 years experience in 11 Years running business. He has 0 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-863160
Mother's Contact No.	:	01930166934
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SOKINA BEGUM**; joined Grameen Bank since 10 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>RASHEL TELECOM&amp;SERVISHING CENTER</b>
Location	:	Gorgoria masterbari ,Sreepur
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,10,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT;4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 08ft= 80 square ft
Security of the shop	:	BDT 80,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Battery,Charger,L c d, Headphone, Memory card etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee. After getting equity fund 1 employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Mawna Gulistan, Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

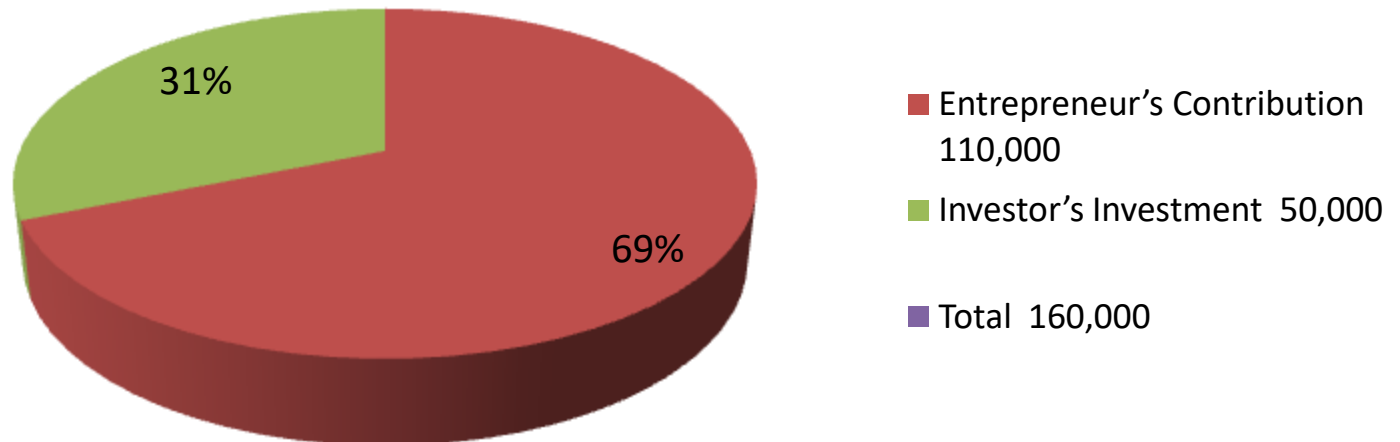
## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Accessories & Service	2500	75000	900000
		0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Accessories & Service	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportation		300	3600
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		5100	61200
Net Profit (E)= [C-D]		6150	73800

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery (70x200 )	14,000	20,000	34,000
Charger (40 x 70)	2,800	7,000	9,800
Lcd(50 x 200)	10,000	20,000	30,000
Security	80,000	0	80,000
Others	3,200	3,000	6,00
<b>Total</b>	<b>1,10,000</b>	<b>50,000</b>	<b>1,60,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Accessories &amp; Service</b>	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Accessories & Service	2550	76500	918000	963900	1012095
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>5100</b>	<b>61200</b>	<b>61780</b>	<b>62369</b>
<b>Net Profit (E)= [C-D]</b>		<b>8400</b>	<b>100800</b>	<b>105840</b>	<b>111132</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	100,800	105840	111132
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80800	166640
	<b>Total Cash Inflow</b>	<b>150,800</b>	<b>186,640</b>	<b>277,772</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,800</b>	<b>166,640</b>	<b>257,772</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 Years  
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

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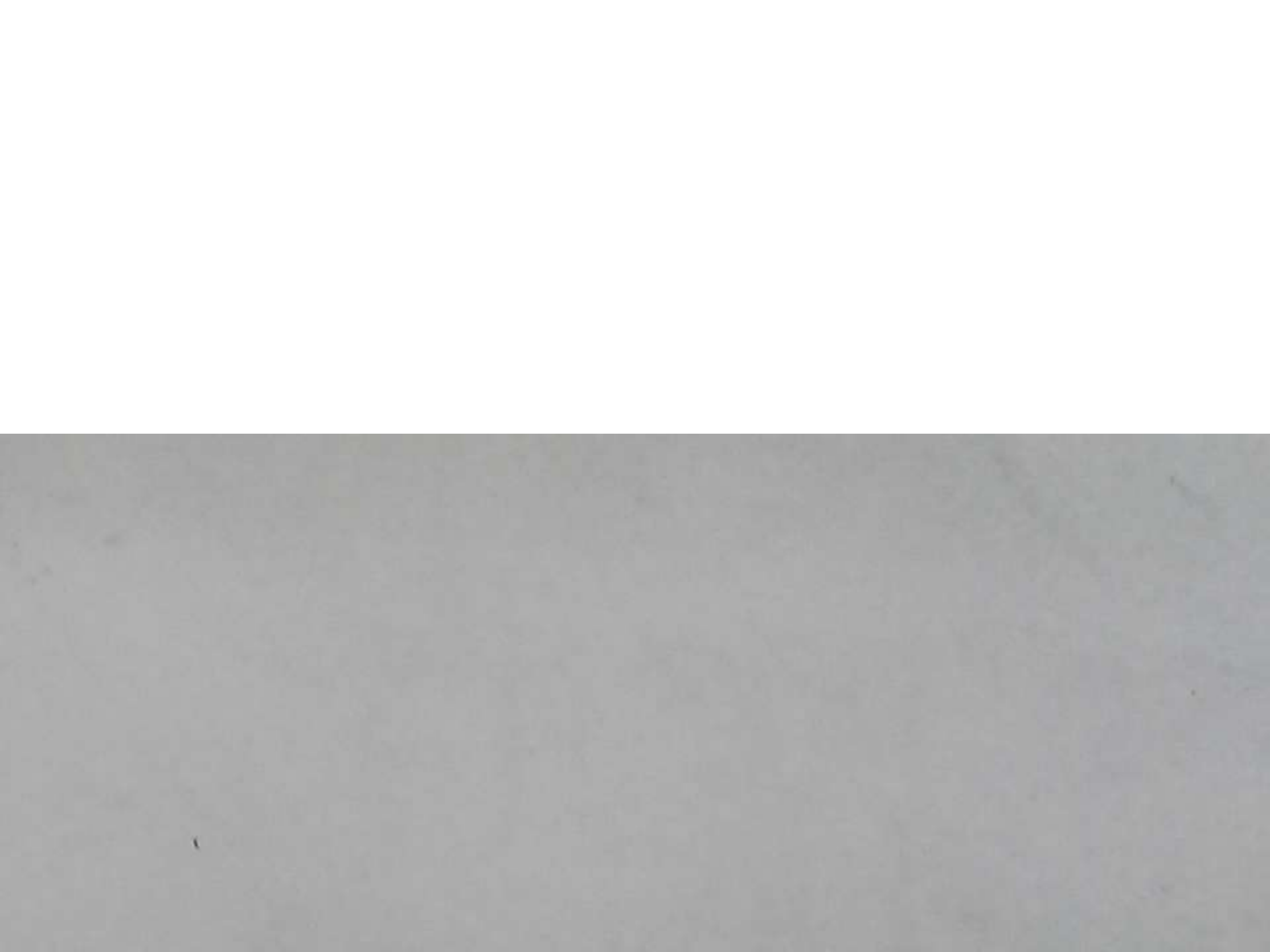














# FAMILY PICTURE

