

Proposed NU Business Name: ROHAN TELECOM

Project identification and prepared by: Eshak Chambugong
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Project verified by: Md.Mozahar Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAKIL ISLAM
Age	:	15-02-1993 (24 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers,
Address	:	Vill: Uttor Boyra P.O: Chorpara P.S: Sonatola Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SHEMOLI BEGUM
(iii) Father's name	:	MD.SHAFIKUL MONDOL
(iv) GB member's info	:	Branch :Hatkormoja Centre 16 (Female), Member ID: 2601, Group No: 06 Member since: 10-01-2002(15 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 50000, Outstanding Loan: 28560
(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.)	:	Yes
Business Experiences and Training Info	:	08 years experience in running business.01 Years in own business She has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711151998
Family's Contact No.	:	01731327965
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHEMOLI BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROHAN TELECOM
Location	:	Chorpara, Sonatola, Bogra
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Mobile,Charger,Battery ,Memory, Torch light, e.t.c.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Bogra Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile,Charger,Battery ,Memory, Torch light, e.t.c.	1900	57000	684000
		0	0
Total Sales(A)	1900	57000	684000
Less Variable Expense (B)			0
Mobile,Charger,Battery ,Memory, Torch light, e.t.c.	1520	45600	547200
Total Variable Expense	1520	45600	547200
Contribution Margin (CM) [C=(A-B)]	380	11400	136800
Less Fixed Expense			
Rent		750	9000
Electric Bill		500	6000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		250	3000
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Battery	110	300	33,000	15	230	3,450	36,450
Charger	110	80	8,800	57	80	4,560	
Mobile	10	2,000	20,000	33	800	26,400	
Memory	20	400	8,000	41	175	7,175	15,175
Torch light	30	300	9,000	20	350	7,000	16,000
			0			0	0
Others			11,200			1,415	12,615
			0			0	0
Security			50,000			0	50,000
			0			0	0
	128	3080	140,000	166	1635	50,000	190000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile,Charger,Battery ,Memory, Torch light, e.t.c.	2500	75000	900000	945000	992250
	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Mobile,Charger,Battery ,Memory, Torch light, e.t.c.	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		750	9000	9000	9000
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		250	3000	3100	3200
Total Fixed Cost (D)		6500	78000	78400	78800
Net Profit (E)= [C-D]		8500	102000	107100	112455
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	102,000	107100	112455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82000	169100
	Total Cash Inflow	152,000	189,100	281,555
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	82,000	169,100	261,555

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 1 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE