

Proposed NU Business Name: RIMU TELECOM



Project identification and prepared by: Md Sujat Ali
Shakhipur Unit
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAZAUL
Age	:	12-01-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son 3 Daughters
No. of siblings:	:	6 Brothers 3 Sisters
Address	:	Vill:Nolua, P.O: Nolua-1950, P.S: Sokhipur, 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	:	KOMLA BEGUM
(iii) Father's name	:	ABDUL KHALEK
(iv) GB member's info	:	Branch: Jadavpur, Centre # 53(female), Member ID: 2250, Group No: 08 Member since 2009 to 2014 (5Years) First loan: BDT 5,000/- Last loan :BDT 20,000/-
Further Information:		Outstanding loan: Nil
(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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	0 years of business experience. 0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-560317
Family's Contact No.	:	01716-208771
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMLA BEGUM joined Grameen Bank for 5 years. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

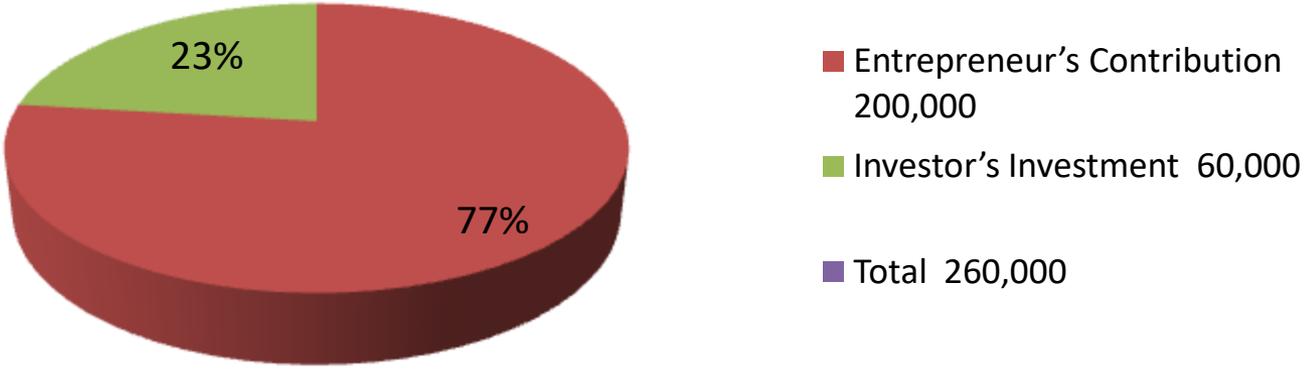
Business Name	:	RIMU TELECOM
Location	:	Nolua
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000/- (from existing business) 77% Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 8 ft= 160 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in Shoes, Flexiload, Telecom Products etc▪Average 20% gain on sales.▪The business is operated by entrepreneur.▪The shop is own.▪Collects goods from Gulistan.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shoes, Flexiload, Telecom Products etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Shoes, Flexiload, Telecom Products etc	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8200	98400
Net Profit (E)= [C-D]		9800	117600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ladies Shoe	200	300	60,000	100	300	30,000	90,000
Gents Shoe	150	500	75,000	60	500	30,000	105,000
Sponse			50,000			0	50,000
Others			15,000			0	15,000
			200,000			60,000	260000

Source Of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shoes, Flexiload, Telecom Products etc	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Shoes, Flexiload, Telecom Products etc	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8200	98400	100000	101660
Net Profit (E)= [C-D]		15800	189600	199080	209034
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	189,600	199080	209034
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		165600	340680
	Total Cash Inflow	249,600	364,680	549,714
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	165,600	340,680	525,714

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill;
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



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গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: বিষ্ণু স্টেশন

ইউনিটের নাম: মালিখা

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ৩০-১১-২০

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: সুজাতা

বয়স: ৩৫ বছর জন্ম তারিখ: ১২-০১-১৯৮০ জাতীয় পরিচয়পত্র নম্বর: ১৩২৮-৫৫

শিক্ষাগত যোগ্যতা: H.S. ২ ক্লাস

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ৩ মেয়ে ২ ছেলে

ভাই/বোনের সংখ্যা: ৬ ভাই ৩ বোন

বর্তমান ঠিকানা: গ্রাম: নলুখা পো: নলুখা

থানা: মালিখা জেলা: ৮

স্থায়ী ঠিকানা: গ্রাম: " পো: "

থানা: " জেলা: "

উদ্যোক্তার মোবাইল নং- ০১৭১৩-৫৬০৩১৭

বাবা/মা মোবাইল নং- ০১৭১৬-

বাবা / মা: প্রান্তিন / রানি সদস্য।

বাবা / মা:





