

BAYAJIT TELECOM



BRIEF BIO OF THE ENTREPRENEUR

- Name : Md. Ripon Mia
- Address : Vill: Purbochohar, Post: Pairabond, Thana: Mithapokur, Dist: Rangpur
- Mother : Mrs. Florida Begum, Centre # 12/Mo, Group no: 16, Loan no.:44691
- **(Grameen Bank Borrower)** : Member since December 13, 2010
Existing loan - BDT 70,000 Outstanding- BDT 38,000
- Educational Qualification : S.S.C pass
- Experience : 5 (Five) years experience in telecom business. Entrepreneur started his business with BDT 110,000 (One lac ten thousand). Now it's value is about BDT 300,000 (three lac).

BUSINESS BRIEFING

× Proposed Business : ***BAYEZID TELECOM***

× Shop location: Boyragigong Market

× Total Investment: BDT ***700,000***

+ Financing

Self BDT *300,000* (from existing business)

Required Investment BDT *400,000* (as equity)

× **Implementation:**

The business will start with different items such as telecom accessories, Mobile set, Printing, photocopy & mobile multi-media targeting break even within first year & pay back period is estimated to be five years.

OBJECTIVES

- ✘ Self employment for the entrepreneur;
- ✘ Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- ✘ Work towards providing necessary telecom products and services in the community;
- ✘ Contribute in improving socio-economic condition.

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Computer -First Phase	70,000	-	70,000
Computer -Second Phase	15,000		
Hard Disk USB	7,200		
Mobile Servicing Accessories (Hot Gun, Power Supply, Miter, Computer Box, etc.)	6,200		6,200
Security Deposit	100,000		100,000
Investment in others product etc.	50,000		50,000
IPS	28,000		28,000
Fixtures & Fittings (Table, Chair, Fan etc.)	23,600		23,600
Photocopy Machine		130,000	
Printer Machine		20,000	
Scanner Machine		5,000	
Mobile Products		200,000	
Mobile Accessories		45,000	
Total	300,000	400,000	700,000

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	300,000	43%
Investor's Investment	400,000	57%
Total	700,000	100%

EXISTING BUSINESS

Particulars		Existing Business (BDT)		
		Daily	Monthly	Yearly
Estimated Service Revenue/Sales :				
	Mobile Accessories sales	400	12,000	144,000
	Mobile Multi-Media	400	12,000	144,000
	Mobile Servicing	100	3,000	36,000
	Photocopy & Print	-	-	-
Total Service Revenue/Sales		900	27,000	324,000
Less: Estimated Variable Cost :				
	Mobile Accessories	320	9,600	115,200
	Mobile Multi-Media	100	3,000	36,000
	Mobile Servicing	50	1,500	18,000
	Photocopy	-	-	-
Total Estimated Variable Cost		470	14,100	169,200
Contribution Margin (CM):		430	12,900	154,800
Less: Fixed Cost:				
	Shop Rent		800	9,600
	Electricity		800	9,600
	Salary (self)		5,700	68,400
	Night Gouard bill		200	2,400
	Conveyance bill		1,000	12,000
	Depreciation		-	-
	Others		2,500	30,000
	Ownership Transfer Fee		-	-
Total Fixed Cost		367	11,000	132,000
Net Profit			1,900	22,800

FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)			Year 5 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Service Revenue/Sales :															
Mobile Accessories sales	500	15,000	180,000	550	16,500	198,000	605	18,150	217,800	666	19,965	239,580	732	21,962	263,538
Mobile set Sales	2,500	75,000	900,000	2,750	82,500	990,000	3,025	90,750	1,089,000	3,328	99,825	1,197,900	3,660	109,808	1,317,690
Mobile Multi-Media	400	12,000	144,000	440	13,200	158,400	484	14,520	174,240	532	15,972	191,664	586	17,569	210,830
Mobile Servicing	110	3,300	39,600	121	3,630	43,560	133	3,993	47,916	146	4,392	52,708	161	4,832	57,978
Photocopy & Print	300	9,000	108,000	330	9,900	118,800	363	10,890	130,680	399	11,979	143,748	439	13,177	158,123
Total Service Revenue/Sales	3,510	105,300	1,263,600	3,861	115,830	1,389,960	4,247	127,413	1,528,956	4,672	140,154	1,681,852	5,139	154,170	1,850,037
Less: Estimated Variable Cost :															
Mobile Accessories	400	12,000	144,000	440	13,200	158,400	484	14,520	174,240	532	15,972	191,664	586	17,569	210,830
Mobile set	2,250	67,500	810,000	2,475	74,250	891,000	2,723	81,675	980,100	2,995	89,843	1,078,110	3,294	98,827	1,185,921
Mobile Multi-Media	100	3,000	36,000	110	3,300	39,600	110	3,300	39,600	133	3,993	47,916	146	4,392	52,708
Mobile Servicing	55	1,650	19,800	61	1,815	21,780	67	1,997	23,958	73	2,196	26,354	81	2,416	28,989
Photocopy	150	4,500	54,000	165	4,950	59,400	182	5,445	65,340	200	5,990	71,874	220	6,588	79,061
Total Estimated Variable Cost	2,805	84,150	1,009,800	3,086	92,565	1,110,780	3,383	101,492	1,217,898	3,733	112,004	1,344,044	4,107	123,204	1,478,448
Contribution Margin (CM):	705	21,150	253,800	776	23,265	279,180	864	25,922	311,058	938	28,151	337,808	1,032	30,966	371,589
Less: Fixed Cost:															
Shop Rent		1,600	19,200		1,600	19,200		1,600	19,200		1,600	19,200		1,600	19,200
Electricity		900	10,800		990	11,880		1,089	13,068		1,198	14,375		1,318	15,812
Salary (self)	-	5,000	60,000	-	6,000	72,000	-	7,000	84,000	-	8,000	96,000	-	9,000	108,000
Night Gouard bill	-	200	2,400	-	200	2,400	-	200	2,400	-	900	10,800	-	900	10,800
Conveyance bill															
Depreciation	-	5,083	61,000	-	5,083	61,000	-	5,083	61,000	-	5,083	61,000	-	5,083	61,000
Others															
Ownership Transfer Fee	-	-	-	-	833	10,000	-	1,667	20,000	-	1,667	20,000	-	2,500	30,000
Total Fixed Cost	426	12,783	153,400	490	14,707	176,480	555	16,639	199,668	615	18,448	221,375	680	20,401	244,812
Net Profit	279	8,367	100,400	285	8,558	102,700	309	9,283	111,390	323	9,703	116,433	352	10,565	126,776
Cumulative Net Profit:			100,400			203,100			314,490			430,923			557,699

BREAK EVEN ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Rev)	20%	20%
Break Even Point (BEP): $\frac{\text{Fixed Cost}}{\text{C/M Ratio}}$	12,783	153,400
	20%	20%
Break Even Point on sales (in BDT)	63,645	763,736

CASH FLOW (REC.&PAY.)

<i>Particulars</i>	<i>Existing Year (BDT)</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>	<i>Year 5 (BDT)</i>
Cash Inflow:						
New Investment	-	400,000	-	-	-	-
Net Profit	22,800	100,420	112,720	131,410	136,453	156,796
Depreciation	-	60,980	60,980	60,980	60,980	60,980
Opening Balance	-	22,800	184,200	297,900	370,290	447,723
Total Cash Inflow	22,800	584,200	357,900	490,290	567,723	665,499
Cash Outflow:						
Photocopy Machine	-	130,000	-	-	-	-
Printer Machine	-	20,000	-	-	-	-
Scanner Machine	-	5,000				
Mobile Products	-	200,000	-	-	-	-
Mobile Accessories	-	45,000	-	-	-	-
Investment Pay Back	-	-	60,000	120,000	120,000	180,000
Total Cash Outflow	-	400,000	60,000	120,000	120,000	180,000
Total Cash Surplus	22,800	184,200	297,900	370,290	447,723	485,499

OUTCOMES

- The business will start with BDT **700,000** and it is expected that by the end of five years after payback of investor's money the entrepreneur's capital will be BDT **857,699**
- The business will serve the community by selling quality and in demand products and strive to improve every year.

RISK FACTORS

- Theft
- Local competition

RISK MANAGEMENT

- ✘ Adequate precautions to be taken
- ✘ Proper security measures will be taken
- ✘ Close market watch to compete

ANNEX I – EXISTING INVEST.

পণ্যের বিবরণঃ

ক্রমিক নং	পণ্যের বিবরণ	দাম/দর
১.	কম্পিউটার- ১ম টি	৭০,০০০/-
২.	কম্পিউটার- ২য় টি	১৫,০০০/-
৩.	হার্ডডিস্ক ইউ.এস.বি	৭,২০০/-
৪.	চেয়ার ২টি (মুভিং)	৪,০০০/-
৫.	হটগান ও পাওয়ার সাপ্লাই	২,৯০০/-
৬.	কম্পিউটার বক্স	২,২০০/-
৭.	ফ্যান	১,৫০০/-
৮.	বিদ্যুৎ মিটার	১,১০০/-
৯.	আই.পি.এস	২৮,০০০/-
১০	ডেকোরেশন	১৮,০০০/-
.		
১১	জামানত	১,০০,০০০/-
.		
১২	যাবতীয় খুচরা পণ্য	৫০,০০০/-
.		
	মোট =	৩,০০,০০০/-

PHOTO EXHIBITION





এখানে গ্রামীণফোন সিম পাওয়া যায়

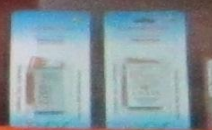
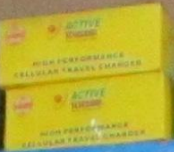
বায়োজীদ টেলিকম

এখানে সিম কমড মেশারী কমড পাওয়া যায়

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গ্রামীণফোন









ENTREPRENEUR & HIS MOTHER



Thank You

