

Proposed NU Business Name: RIAD TELECOM & SERVICING CENTRE



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Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. WADUT KHAN
Age	:	30-10-1981 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Tartia Komlai, P.O: Ghonapara, P.S: Delduar, 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	:	SHANAJ BEGUM
(iii) Father's name	:	MD SHAHJAHAN KHAN
(iv) GB member's info	:	Branch: Lauhati, Delduar, Centre # 7(Male), Member ID: 3738, Group No: 07 Member since: 03-09-2001 (14 Years) First loan: BDtT 2,000 taka.
Further Information:		Existing Loan: BDT 65,000 Outstanding loan: BDT 44,980
(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 and Training Info	:	9 years experience in running business. He has 4 years training.
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-259401
Mother's Contact No.	:	01711-926826
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANAJ BEGUM joined Grameen Bank since 14 years ago. At first she took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in home development & purchasing land.

Proposed Nobin Udyokta Business Info

Business Name	:	RIAD TELECOM & SERVICING CENTRE
Location	:	Tartia Bazar, Tangail.
Total Investment in BDT	:	BDT 1,00,500/-
Financing	:	Self BDT 40,500/-(from existing business) 40% Required Investment BDT 60,000/-(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 10 ft= 130 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Battery, Charger, Display, Headphone, Memory card, Mobile parts etc.▪Mobile phone servicing and song download here available.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

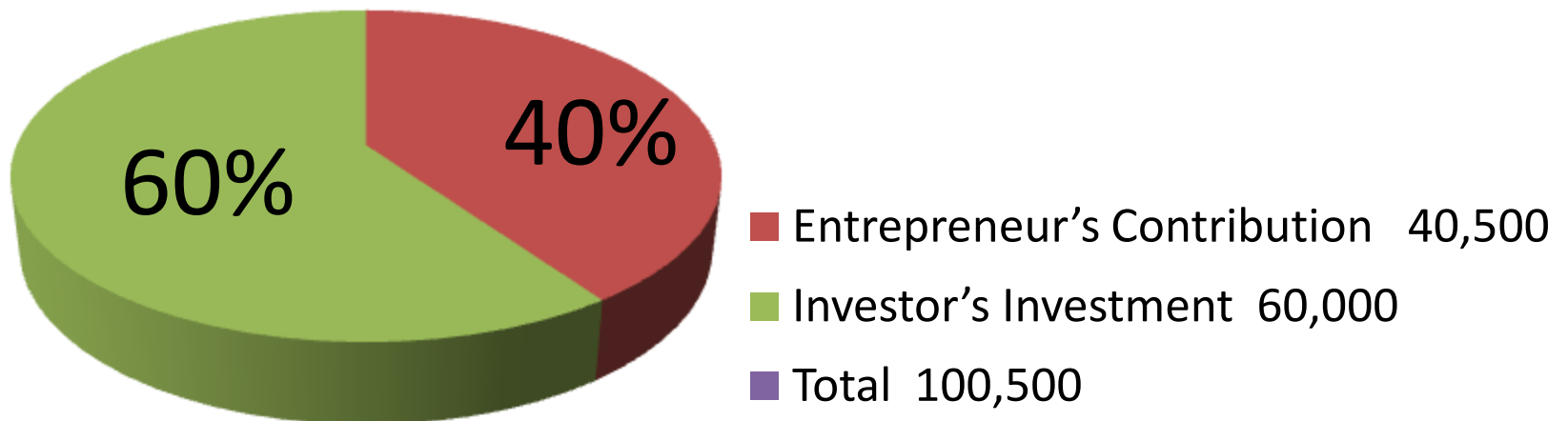
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile phone accessories	500	15,000	180,000
Song download	80	2,400	28,800
Mobile servicing	200	6,000	72,000
Total Sales (A)	780	23,400	280,800
Less. Variable Expense			
Mobile phone accessories	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	380	11,400	136,800
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		200	2,400
Entertainment		200	2,400
Guard		125	1,500
Total fixed Cost (D)		6,525	78,300
Net Profit (E) [C-D]		4,875	58,500

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery, Charger, Display, Headphone, Memory card etc	10,500	15,000	25,500
Mobile Parts	5,000	15,000	20,000
Computer (22 x 100000)	20,000	-	20,000
Decoration	5,000	-	5,000
Mobile phone (15 x 2000)	-	30,000	30,000
Total	40,500	60,000	100,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile phone accessories	1,000	30,000	360,000	378,000
Song download	100	3,000	36,000	37,800
Mobile servicing	300	9,000	108,000	113,400
Total Sales (A)	1,400	42,000	504,000	529,200
Less. Variable Expense				
Mobile phone accessories	800	24,000	288,000	302,400
Total variable Expense (B)	800	24,000	288,000	302,400
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		400	4,800	6,500
Entertainment		300	3,600	4,000
Guard		125	1,500	1,800
Non Cash Item				
Depreciation		333	4,000	4,000
Total Fixed Cost		7,258	87,100	90,300
Net Profit (E) [C-D]		10,742	128,900	136,500
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	128,900	136,500
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		96,900
	Total Cash Inflow	192,900	237,400
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)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	96,900	201,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 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





LED TV
Model: LED TV
Serial: LED TV
Power: LED TV
Voltage: LED TV
Frequency: LED TV
Country: LED TV
Warranty: LED TV
Service: LED TV
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FAMILY PICTURE

