#### Proposed NU Business Name: M/S LABONI TALICOM



Project identification and prepared by: Md.Shahidul Islam, Rajshahi Shador Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta						
Name	:	SREE RATAN KUMAR HALDER				
Age	:	12-004-1987(29 <i>Years</i> )				
Education, till to date	:	Eight				
Marital status	:	Unmarried				
Children	:	No Son				
No. of siblings:	:	2 Brother no Sister				
Address	:	Vill: Nowhata P.O:Nowhata P.S: Paba, Dist: Rajshahi				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  SEREEMOTI DIPALI RANY HALDER  SREE BINOY CHANDRO HOLDER  Branch: Nowhata Paba Centre 05 (Female),  Member ID: 5455/1, Group No: 05  Member since: 2005-2016(11 Years)  First loan: BDT 5,000				
Further Information: (v) Who pays GB loan installment	  :	Existing Loan: BDT 20,000, Outstanding loan: nill 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	:	5 years experience in running business.
Training Info	:	He has No training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744471428
Mother's Contact No.	:	01718658590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEREEMOTI DIPALI RANY HALDER** joined Grameen Bank since 11 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	:	M/S LABONI TALICOM				
Location	:	Nowhata, Rajshahi				
Total Investment in BDT	:	BDT 110,000/-				
Financing	:	Self BDT 60,000/-(from existing business) 55%				
		Required Investment BDT 50,000/-(as equity) 45%				
Present salary/drawings from business (estimates)	•	BDT 5,000/-				
Proposed Salary	:	BDT 5,000/-				
Size of shop	:	12ft x 10ft= 120 square ft				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing; Sales item etc.</li> <li>Average 20% gain on sale.</li> <li>The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>The shop is Rent</li> <li>Collects goods from Rajshahi/Dhaka</li> <li>Agreed grace period is 3 months.</li> </ul>				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Mobile item	3,500	105,000	1260000			
	0	0	0			
Total Sales (A)	3,500	105,000	1260000			
Less. Variable Expense						
Mobile item	2,800	84,000	1008000			
_	0	0	0			
Total variable Expense (B)	2,800	84,000	1008000			
Contribution Margin (CM) [C=(A-B)	700	21,000	252000			
Less. Fixed Expense						
1						

1800

500

500

5000

100

700

400

0

100

9,100

11,900

21,600

6,000

6,000

60,000

1,200

8,400

4,800

0

1,200

109,200

142,800

Rent

Electricity Bill

Mobile Bill

Salary (self)

Transportation

Entertainment

Bank service Charge

Total fixed Cost (D)

Net Profit (E) [C-D)

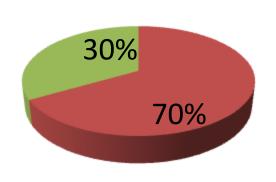
Salary (staff)

Guard

#### **Investment Breakdown**

	Existing		Proposed				
Particulars	Qty.	Unit	Amount	Qty	Unit	Amount	<b>Proposed Tota</b>
		Price	(BDT)		Price	(BDT)	
Mobile	30	1,000	30,000	30	1000	30000	60,000
Memory	150	80	12,000	150	80	12000	24,000
Charger	50	70	3,500	0	0	0	3,500
Batery	50	200	10,000	0	0	0	10,000
Other	100	50	5,000	80	100	8000	13,000
	0	0	0				
			0				
			0				
			0				
Total	380	1400	60500	260	1180	50000	110500

#### **Source of Finance**



Eviction

- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

	Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year	
Revenue (sales)						
Mobile Item	3500	105000	1260000	1386000	1323000	
	0	0	0	0	0	
Total Sales (A)	3500	105000	1260000	1386000	1323000	
Less. Variable Expense		0		0	0	
Mobile Item	2800	84000	1008000	1108800	1058400	
	0	0	0	0	0	
Total variable Expense (B)	2800	84000	1008000	1108800	1058400	
Contribution Margin (CM) [C=(A-B)	700	21000	252000	277200	264600	
Less. Fixed Expense						
Rent		1800	21600	22680	23814	
Electricity Bill		500	6000	6120	6426	
Mobile Bill		500	6000	6120	6426	
Salary (self)		5000	60000	61200	64260	
Transportation		700	8400	8568	8996.4	
Entertainment		400	4800	4896	5140.8	
Salary (staff)		0	0	0	0	
Security Gard		100	1200	1224	1285.2	
Bank service Charge		100	1200	1224	1285.2	
Total Fixed Cost		9100	109200	112032	117633.6	
Net Profit (E) [C-D)		11900	142800	165168	146966.4	
Investment Payback			20000	20000	20000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	142800	165168	146966.4
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus	0	122800	217968
	Total Cash Inflow	192800	287968	364934
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	122800	217968	315898

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 6 Years Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures











এর ১০২-১০৮ ধারার ৩য় তফসিল এর ৮, ১০, ১৯ ও ২২ আই ত্র নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল। যাহার

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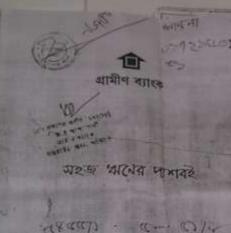
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# **FAMILY PICTURE**

