

Proposed NU Business Name: **M/S RAIHAN TELECOM**



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Sonatala unit.Bogra

Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Raihan Mondal
Age	:	01-01-1990 (27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Shehepur P.O: S .A Collage P.S: Sonatala 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 Aleya Begum
(iii) Father's name	:	Md Jamal Mondal
(iv) GB member's info	:	Branch: Sonarai ,Gabtoli, Centre # 38(Female), Member ID: 3080, Group No: 05 Member since: 14-06-2005(12 Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT 170,000/-, Outstanding loan:BDT 1,33,820
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-517248
Mother's Contact No.	:	01741-320179`
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Alyea Begum joined Grameen Bank since 12 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 RAIHAN TELECOM
Location	:	S.A Collage Station Bazer, Sonatala, Bogra.
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; TV, Mobile, Fan, Rice cooker, Energy bulb, Switch choked Multiplug, Torchlight, Electric cables ,etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪one employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

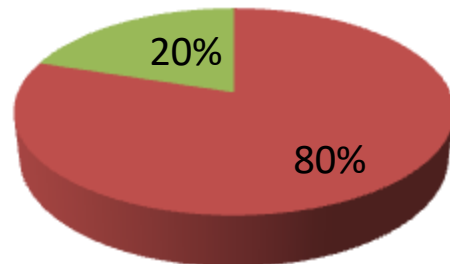
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Electronics items	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		700	8,400
Electricity Bill		1,500	18,000
Transportation		400	4,800
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		300	3,600
Guard		200	2,400
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		12,400	148,800
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
TV	10	6000	60,000	3	6,000	18,000	78,000
Moblle	15	4000	60,000	3	4000	12,000	72,000
Fan	7	1300	9,100	9	1300	11,700	20,800
Rice cooker	6	1500	9,000	2	1500	3,000	12,000
Torch Light	20	150	3,000	5	750	3,750	6,750
Energy Balb	25	200	5,000	0	0	0	5,000
Others	1	3900	3,900	1	1550	1,550	5,450
Security	1	50000	50,000	0	0	0	50,000
Total	85	0	200000	23	15100	50000	250000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,900	117,000	1,404,000	1,474,200	1,547,910
Total Sales (A)	3,900	117,000	1,404,000	1,474,200	1,547,910
Less. Variable Expense					
Grocery items	3,120	93,600	1,123,200	1,179,360	1,238,328
Total variable Expense (B)	3,120	93,600	1,123,200	1,179,360	1,238,328
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
House rant		700	8,400	8,400	8,400
Electricity Bill		1,500	18,000	18,000	18,000
Transportation		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Guard		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		12,400	148,800	148,800	148,800
Net Profit (E) [C-D]		11,000	132,000	146,040	160,782
Investment Payback			20,000	20,000	20,000

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

Sl #	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	132,000	146,040	160,782
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,000	238,040
	Total Cash Inflow	182,000	258,040	398,822
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	112,000	238,040	378,822

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience; 12Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family Picture



Family Picture

