

## Proposed NU Business Name: **RABBI TELECOM**



Project identification and prepared by: Md. Shahabuddin,  
Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD SUMON HOSSAIN</b>
Age	:	10-07-1991 ( 24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Tongabari P.O: Ashulia, P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. NASIMA BEGUM</b>
(iii) Father's name	:	<b>MD ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Tongabari Ashulia , Centre # 42 (Female), Member ID: 3923 Group No: 10 Member since: 26-11-2006 (09 Years) First loan:5,000 taka. Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Six years experience in running business. He has one year hand training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-231734
Mother Contact No.	:	01737-114657
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

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

Most. Nasima Begum is a member of Grameen Bank since 09 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RABBI TELECOM</b>
Location	:	Rongdhonu Mor, Tongabari, Ashulia, Savar, Dhaka
Total Investment in BDT	:	BDT 2,25,000
Financing	:	Self BDT 1,25,000 (from existing business) 56% Required Investment BDT 1,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Khata, Diary, Pen, Pencil, Geometric box, Hard board, Sharpner, Eraser, Glue etc.</li><li>▪Provide Bkash and Flexi-load service.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tongi, Chalkbazar.</li><li>▪Agreed grace period is 4 months.</li></ul>

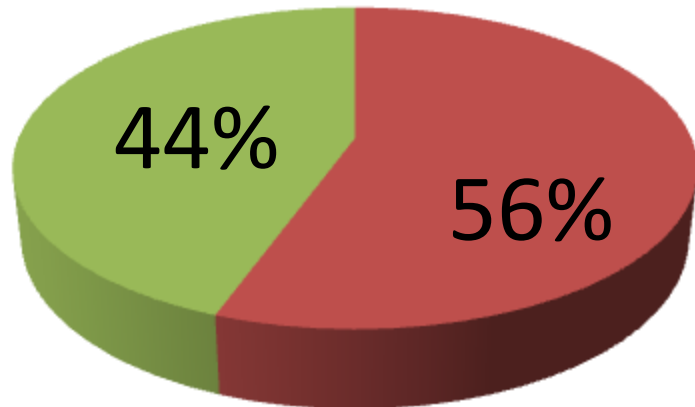
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khata, Diary, Pen, Pencil, Geometric box, Hard board, Sharpner, Eraser, Glue	1,000	30,000	360,000
Bikash	100	3,000	36,000
Flexi-load	162	4,860	58,320
<b>Total Sales (A)</b>	<b>1,262</b>	<b>37,860</b>	<b>454,320</b>
<b>Less. Variable Expense</b>			
Khata, Diary, Pen, Pencil, Geometric box, Hard board, Sharpner, Eraser, Glue	750	22,500	270,000
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>512</b>	<b>15,360</b>	<b>184,320</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Generator Bill		150	1,800
Mobile Bill		200	2,400
Transportation		400	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>8,450</b>	<b>101,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,910</b>	<b>82,920</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Khata,	30,000	-	30,000
Diary, Pen, Pencil, Geometric box	10,000	-	10,000
Hard board, Sharpner, Eraser, Glue etc	10,000	-	10,000
Flexi-load	20,000	20,000	40,000
Bikash	30,000	30,000	60,000
Book	-	50,000	50,000
Security	25,000	-	25,000
<b>Total</b>	<b>1,25,000</b>	<b>1,00,000</b>	<b>2,25,000</b>

## Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 100,000
- Total 225,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Khata, Diary, Pen, Pencil, Geometric box, Hard board, Sharpner, Eraser, Glue, Book etc	1,400	42,000	504,000	529,200	555,660
Bikash	200	6,000	72,000	75,600	79,380
Flexi-Load	297	8,910	106,920	112,266	117,879
<b>Total Sales (A)</b>	<b>1,897</b>	<b>56,910</b>	<b>682,920</b>	<b>717,066</b>	<b>752,919</b>
<b>Less. Variable Expense</b>					
Khata, Diary, Pen, Pencil, Geometric box, Hard board, Sharpner, Eraser, Glue, Book etc	1,050	31,500	378,000	396,900	416,745
<b>Total variable Expense (B)</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>847</b>	<b>25,410</b>	<b>304,920</b>	<b>320,166</b>	<b>336,174</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	4,000	4,500
Generator bill		150	1,800	2,000	2,200
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		700	8,400	9,500	10,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		200	2,400	3,000	3,500
Guard		200	2,400	3,000	3,200
<b>Total Fixed Cost</b>		<b>12,000</b>	<b>144,000</b>	<b>147,500</b>	<b>150,400</b>
<b>Net Profit (E) [C-D]</b>		<b>13,410</b>	<b>160,920</b>	<b>172,666</b>	<b>185,774</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	160,920	172,666	185,774
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		120,920	253,586
	<b>Total Cash Inflow</b>	<b>260,920</b>	<b>293,586</b>	<b>439,360</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>120,920</b>	<b>253,586</b>	<b>399,360</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

প্রয়োজনে পাশে  
বিকাশ

bKash  
একটি লক্ষ্যে পুরাতন পরিচয়

এখানে  
ফ্রেসিলোড  
করা হয়



বিকাশ





প্রয়োজনে পাশে  
বিকাশ  
bKash  
এসি ডি গ্রুপ লিমিটেড

এখানে  
ফোল্ডিং  
করা হয়  
এসি ডি গ্রুপ লিমিটেড

বিকাশ  
কর











# FAMILY PICTURE

