

Proposed NU Business Name: **RANA TELECOM**



Project identification and prepared by: Md.Sirajul Islam (Rasal)
Kaliakor Unit,Gazipur

Project verified by: MD. Siddiqur Rahoman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:SHAMIM RANA VUIA
Age	:	20/01/1991 (26 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Brothers and 1 sister
Address	:	Vill: Borochala P.O: Mirjapur P.S: Kaliakair, Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOARA BEGUM
(iii) Father's name	:	MD: SHAJAHAN MIA
(iv) GB member's info	:	Branch:Moddopara,kaliakair , Centre # 17 (Female), Member ID: 3148/1 , Group No: 03 Member since: 20/01/2009 (07Years) First loan: BDT 10,000 /- Last ioan : 30,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 7,680
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-100249
Family's Contact No.	:	01712-586616
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOARA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

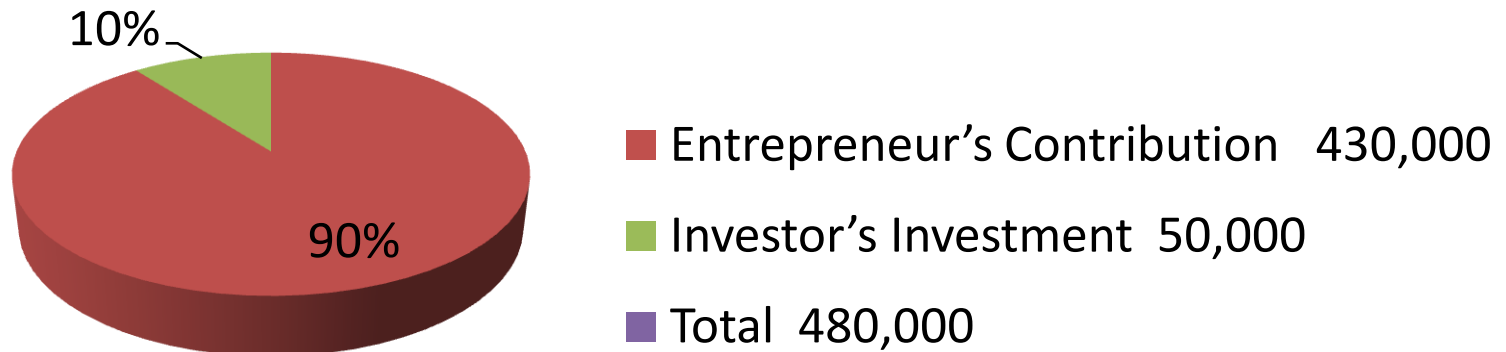
Business Name	:	RANA TELECOM
Location	:	Jamalpur bazar, Kaliakor ,Gazipur
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,30,000/- (from existing business) 84% Required Investment BDT 1,00,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 35 ft= 875 square ft
Security of the shop	:	2,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like almira,sukas,tablr,alna, etc .▪ Average 10% gain on sales.▪The business is operating by entrepreneur.▪Existing two employee.▪After getting equity fund one employee will be appointed.▪ The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Aalmira,sukas,tablr,alna, etc .	17,000	510,000	6,120,000
Total Sales (A)	17,000	510,000	6,120,000
Less. Variable Expense			
Aalmira,sukas,tablr,alna, etc .	15,300	459,000	5,508,000
Total variable Expense (B)	15,300	459,000	5,508,000
Contribution Margin (CM) [C=(A-B)	1,700	51,000	612,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		500	6,000
Transportation		3,000	36,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary		12,000	144,000
Salary (self)		5,000	60,000
Gard		250	3,000
Genator		150	1,800
Total fixed Cost (D)		26,500	318,000
Net Profit (E) [C-D)		24,500	294,000

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
wore drop	3	5500	16,500	0	0	16,500
Almira	3	12000	36,000	0	0	36,000
Sukas	7	6000	42,000	0	0	42,000
Khat	2	10000	20,000	0	0	20,000
Dasin Table	4	3500	14,000	0	0	14,000
Cash table	4	2700	10,800	0	0	10,800
Mobile	17	1500	25,500		25,000	50,500
Alna	8	700	5,600	0	0	5,600
TV trolley	6	1350	8,100	0	0	8,100
Atobi sukas	2	8000	16,000	0	0	16,000
Charger	0	80	0	50	4,000	4,000
Security	0	0	200,000	0	0	200,000
Others	0	0	35,500	0	21,000	56,500
Total			430,000		50,000	480,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Aalmira,sukas,tablr,alna, etc .	21,000	630,000	7,560,000	7,938,000	8,334,900
Total Sales (A)	21,000	630,000	7,560,000	7,938,000	8,334,900
Less. Variable Expense					
Aalmira,sukas,tablr,alna, etc .	18,900	567000	6804000	7144200	7501410
Total variable Expense (B)	18,900	567,000	6,804,000	7,144,200	7,501,410
Contribution Margin (CM) [C=(A-B)	2,100	63,000	756,000	793,800	833,490
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		3,000	36,000	36,000	36,000
Mobile Bill		300	3,600	3,600	3,600
Entertainment		300	3,600	3,600	3,600
Salary		12,000	144,000	144,000	144,000
Salary (self)		5,000	60,000	60,000	60,000
Gard		250	3000	3,000	3,000
Genator		150	1,800	1,800	1,800
Total Fixed Cost		26,500	318,000	318,000	318,000
Net Profit (E) [C-D)		36,500	438,000	475,800	515,490
Investment Payback			20,000	20,000	20,000

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

SR#	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	438,000	475,800	515,490
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		518,000	833800
	Total Cash Inflow	588000	873800	1349290
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	518,000	833800	1309290

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jamalpur bazar, Kaliakor
,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

