Proposed NU Business Name: RUDRA TELECOM



Project identification and prepared by: Ramendranath Haldar, Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	BIPUL BHADURY		
Age	:	04-03-1987 (29 Years)		
Education, till to date	:	Class Eight		
Marital status	:	Married		
Children	:	Nil		
No. of siblings:	:	4 Brothers 1 Sister		
Address	:	Vill: Falsswor, P.O: Feni P.S: Feni Sadar, Dist: Feni		
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 ANITA RANI BHADURY SWAPAN CHANDRA BHADURY Branch: Dharmapur,Feni, Centre # 23(Female), Member ID: 5125/1, Group No:05 Member since: 22-05-1996 (20 Years) First loan: 3000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 50000, Outstanding loan: BDT 5000 Father No 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	:	04 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869752625
Mother's Contact No.	:	01812955632
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANITA RANI BHADURY joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

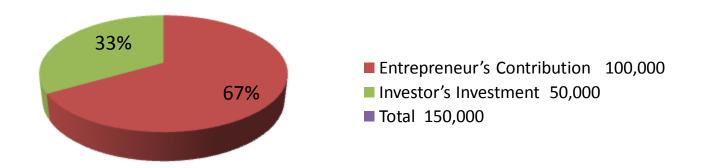
Proposed Nobin Udyokta Business Into			
Business Name	:	RUDRA TELECOM	
Location	:	Sadar Hashpatal Mor,Birinchi, Feni	
Total Investment in BDT	:	BDT 150,000/-	
Financing	:	Self BDT 100,000/-(from existing business) 67%	
		Required Investment BDT 50,000/-(as equity) 33%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	6ft x 5 ft=30 square ft	
Security of the shop	:	BDT 100000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile accessories etc Average 25% gain on sale. The business is operating by entrepreneur. Existing 5 employees. One will be appointed in the future. The shop is rented. Shop is rented. Collects goods from, Feni Sadar. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accessories	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Mobile accessories	2700	81000	972000
Total variable Expense (B)	2,700	81000	972000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		800	9600
Guard		300	3600
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		20,900	250800
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown				
	Existing	Proposed	Total	
Mobile set	45,000	35,000	80000	
Battery	7,000	10,000	17000	
Sim	6,000	0	6000	
Charger	8,000	0	8000	
Computere	24,000	0	24000	
Fan	1,000	0	1000	
Mobile servicing machine	3,500	0	3500	
Power supply	2000	0	2000	
Headphone, Battery	3500	5000	8500	
	100,000	50,000	150000	

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile accessories	5200	156000	1872000	1965600
Total Sales (A)	5200	156000	1872000	1965600
Less Variable Expense				
Mobile accessories	3900	117000	1404000	1474200
Total variable Expense (B)	3,900	117000	1404000	1474200
Contribution Margin (CM) [C=(A-B)	1,300	39000	468000	491400
Less Variable Expense				
Rent		3,000	15,000	15,000
Electricity bill		1000	12000	12500
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Salary(Staff)		15000	180000	180000
Entertainment		800	9600	9600
Guard		300	3600	3600
Generator		150	1800	1800
Mobile bill		700	8400	8600
Total fixed cost (D)		26,350	295,200	296,100
Net Profit (E)= [C-D]		12650	151800	195,300
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	151,800	195,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		121,800
	Total Cash Inflow	201800	317100
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	121,800	287100

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 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









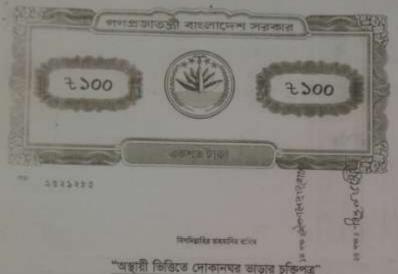












"অস্থায়ী ভিত্তিতে দোকানঘর ভাড়ার চুক্তিপত্র"

 মোর আনোয়ার রেপ্তেল, লিবা- আমূল মানুলর, সান্ত উরল নির্ভিত, প্রের- রেন্ট, অন্যতিপালেরত কেন্ট্র, COME CHES

5म सम्बद्धारिकः।

२। त्याः विकृत मस कार्जे, तिका- पत्त मस कार्जी, मार- पत्तवार, crite- क्रम्टे, बासा- क्रम्टे असर, (Sec. 065)

__ ২ত্ত পঞ্চ আকুটিয়া।

প্রম কলন্যম আল্লাহর নামে আবলু করিকেরি যে, আমি নিয়ে রফলিল বর্পিত লোকনে কক তারা লেভাব বাৰাৰ কৰিলে অপনি বিধীয় পাচ আনুটোৱা নিবু অমতিৰ বৰ্ণীত মোকান গুমটি ভাষা নিকে আহৰ প্ৰকাশ মতিলে উপচের আনোচনারতম নিজু বিশ্বিত শতেঁ ভাঙা বিশাম

ঃ শর্তাবলী ঃ

ा हैए कार्य साम प्रिक नाता



FAMILY PICTURE

