

Proposed NU Business Name: **RANA TELECOM**



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

Project verified by: Md Abdul Manna Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD WAHIDUL ISLAM
Age	:	01-01-1984 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Sons 01 Daughter
No. of siblings:	:	04 Brother 01 Sister
Address	:	Vill: Sordaha Kuthipara , P.O: Sordaha , P.S: Carghat , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST NAJMA SARKAR
(iii) Father's name	:	LATE ABDUL MANNAN
(iv) GB member's info	:	Branch : Charghat, Centre :24 (Female), Member ID: 2042, Group No: 03 Member since: 15-03-2005 to 23-05-2013 (07 Years) First loan: BDT 5000
Further Information:		Existing loan: Nil Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	20 years experience in running business. 16 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01711-407109
Family's Contact No.	:	01717-088599
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST NAJMA SARKAR joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RANA TELECOM
Location	:	Sardaha Baazar
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 10 ft= 80 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mobile accessories. Flexiload & Bikash service.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ The shop is in own place..▪Collects goods from Dhaka, Rajshahi▪Agreed grace period is 3 months.

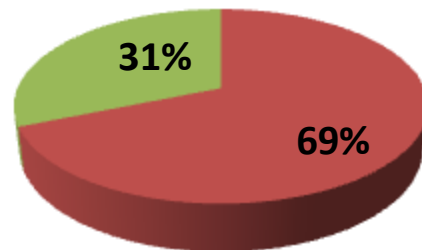
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile accesories	2000	60000	720000
Service	150	4500	54000
Total Sales (A)	2150	64500	774000
Less Variable Expense			
Mobile accesories	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)]	550	16500	198000
Less Variable Expense			
Rent		500	6000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Generator		200	2400
Bank charge		100	1200
Mobile bill		500	6000
Total fixed cost (D)		8,500	102000
Net Profit (E)= [C-D]		8,000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	50	1000	50,000	0	0	0	50,000
Mobile	6	4500	27,000	1	40000	40,000	67,000
Andoyed mobile	20	150	3,000	1	10000	10,000	13,000
Sim	30	215	6,450	0	0	0	6,450
Memory	50	200	10,000	0	0	0	10,000
Battery	20	80	1,600	0	0	0	1,600
Others	1	11950	11,950	0	0	0	11,950
Total	177	0	110,000	2	0	50,000	160,000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile accesories	3200	96000	1152000	1209600	1270080
Service	200	6000	72000	75600	79380
Total Sales (A)	3400	102000	1224000	1285200	1349460
Less Variable Expense					
Mobile accesories	2560	76800	921600	967680	1016064
Total variable Expense (B)	2,560	76800	921600	967680	1016064
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense					
Rent		500	6000	6,000	6000
Electricity bill		1400	16800	17300	17800
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Generator		200	2400	2400	2400
Bank charge		100	1200	1200	1200
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		9,400	109,200	110,300	111400
Net Profit (E)= [C-D]		15800	189600	207,220	221996
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	189,600	207,220	221996
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		169,600	356820
	Total Cash Inflow	239600	376820	578816
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	169,600	356820	558816

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 20 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

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রানা টেলিকম

পুলিশ একাডেমী বাজার গেট সংলগ্ন, সারদা বাজার
রাজশাহী। মোবাঃ ০১৬১১-৪১৭১০৯



গ্রামীণফোন

রানা টেলিকম

সারদা বাজার, চারঘাট, রাজশাহী



বিশিষ্ট সবাই খুশি

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5GB

3G

3G

3G

3G

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TeleCharge

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মোবাইল সার্ভিসিং
করা হয়!

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সংস্কৃতিক বিশ্ববিদ্যালয়

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১৯-০৩-১৯৭৪

১৯-০৩-১৯৭৪

সংস্কৃতিক বিশ্ববিদ্যালয়

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১৯-০৩-১৯৭৪

১৯-০৩-১৯৭৪

প্রত্যয়ন পত্র

যদি নিম্ন স্বাক্ষরকারী এই স্বাক্ষর পত্র প্রমাণ করিতে পারেন,

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- স্বাক্ষর
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৩. ড. আব্দুল হক
- স্বাক্ষর
- ড. আব্দুল হক

FAMILY PICTURE

