

Proposed NU Business Name: **RAFITELECOM & COMPUTER**



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

Project verified by: MD.Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MAMUN HOSAN
Age	:	16-10-1993 (23 Years)
Education, till to date	:	Honars
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Duanichala P.O: Chabagan P.S: Kaliakor, 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	:	JAMELA BEGUM
(iii) Father's name	:	MD: MOJIBUR DEWAN
(iv) GB member's info	:	Branch: Duanicala , Centre # 17 (Female), Member ID: 1973/2, Group No:03 Member since: 04/12/2007 (9Years) First loan: BDT 5,000 /- Last loan : 30000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding :26,040
(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	:	06 years experience in running business. He has 03 Month training
Other Own/Family Sources of Income	:	Yes (Fisheri)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-115484
Family's Contact No.	:	01671-336166
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOMALA BAGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAFI TELECOM AND COMPUTER
Location	:	Jamalpur bazar, Kaliakair ,Gazipur
Total Investment in BDT	:	BDT 4,40,000/-
Financing	:	Self BDT 3,40,000/- (from existing business) 77% Required Investment BDT 1,00,000/- (as equity) 23%
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
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 mobile, batary,cargar etc . ▪ Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪After getting equity fund no employee will be appointed. ▪ The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

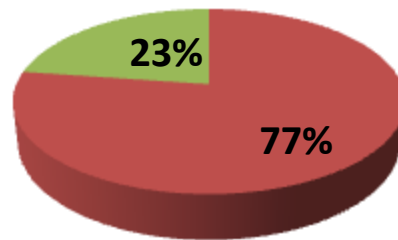
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile batary,cargar etc	3,000	90,000	1,080,000
Servising	300	9,000	108,000
Total Sales (A)	3,300	99,000	1,188,000
Less. Variable Expense			
Mobile batary,cargar etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		1,700	20,400
Electricity Bill		600	7,200
Transportation		300	3,600
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (self)		5,000	60,000
Gard		150	1,800
Total fixed Cost (D)		8,250	99,000
Net Profit (E) [C-D]		18,750	225,000

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Android Mobile	10	5000	50,000	10	50,000	100,000
Simple Mobile	14	1500	21,000	15	22,500	43,500
Battary	50	180	9,000	50	9,000	18,000
Casing	10	90	900		0	900
Kaver	50	120	6,000		0	6,000
Charger	50	80	4,000	20	1,600	5,600
Memory Card	22	450	9,900	20	9,000	18,900
Glass Paper	150	40	6,000		0	6,000
Kibord+Mouse	13	300	3,900		0	3,900
Pindrive	2	600	1,200		0	1,200
Security			2,00,000			2,00,000
Others			28,100	0	7,900	36,000
Total			3,40,000		100,000	4,40,000

Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 100,000
- Total 440,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobile batary,cargar etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Servising	400	12,000	144,000	151,200	158,760
Total Sales (A)	4,400	132,000	1,584,000	1,663,200	1,746,360
Less. Variable Expense					
Mobile batary,cargar etc	3,200	96000	1152000	1209600	1270080
Servising	0	0	0	0	0
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		1,700	20,400	20,400	20,400
Electricity Bill		800	9,600	9,600	9,600
Transportation		400	4,800	4,800	4,800
Mobile Bill		400	4,800	4,800	4,800
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Gard		150	1800	1,800	1,800
Total Fixed Cost		8,650	103,800	103,800	103,800
Net Profit (E) [C-D]		27,350	328,200	349,800	372,480
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	139,800	151,320	38315
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		99,800	211120
	Total Cash Inflow	239800	251120	249435
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	99,800	211120	209435

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

COMPUTER ACCESSORIES

MOBILE ACCESSORIES

মোবাইল
সার্ভিসিং
এন্ড
আনলক
করা হয়



COM
TERS
Gadgets, Mobile: 01725-11340

 **HUAWEI**

RAFI TELECOM
COMPUTERS
Pvt. Ltd. Road Dhanmonda
Dhaka, Bangladesh

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&
COMPUTERS**

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new experience

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এবং
আনলক
করা হয়



FAMILY PICTURE

