

Proposed NU Business Name: **POLASH TELECOM**



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Howlader
Sonagazi Unit, Feni
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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | POLASH CHANDRA SAHA |
| Age | : | 16-05-1983 (34 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Unmarried |
| Children | : | 0 Son & 0 Daughter |
| No. of siblings: | : | 01 Brother & 02 Sisters |
| Address | : | Vill: Chorgonesh P.O: Sonagazi, P.S: Sonagazi, Dist: Feni. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SHIPRA RANI SAHA |
| (iii) Father's name | : | RIPU LAL SAHA |
| (iv) GB member's info | : | Branch: Chorchandia Sonagazi, Centre # 74 (Female), Member ID: 9547, Group No: 01 Member since :23-12-2009 (08Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: 1,16,000/-Outstanding Loan :72,804/- |
| (v) Who pays GB loan installment | : | No |
| (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 | : | 10 Years experience in the business. |
| Training Info | : | He has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01814-490386 |
| Mother's Contact No. | : | 01717-297681 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIPRA RANI SAHA joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | POLASH TELECOM |
| Location | : | Al amin Super Market, Sonagazi, Feni. |
| Total Investment in BDT | : | BDT 2,03,000/- |
| Financing | : | Self BDT 1,53,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 12 ft= 144 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪Average 20 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months. |

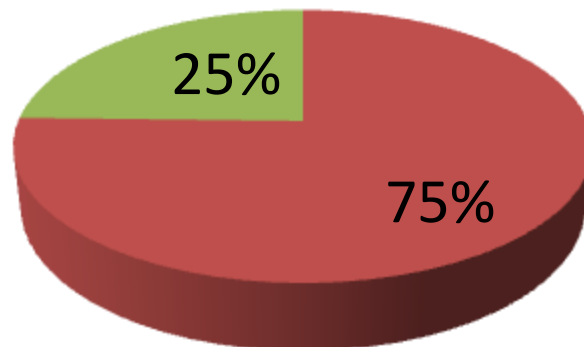
Exesting

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|--------|
| Revnue (Sale) | | | |
| Batarry,Charger,Head Phone,Spicker,Light ETC | 2000 | 60000 | 720000 |
| Total Sales(A) | 2000 | 60000 | 720000 |
| Less Variable Expense (B) | | | 0 |
| Batarry,Charger,Head Phone,Spicker,Light ETC | 1600 | 48000 | 576000 |
| Total Variable Expense | 1600 | 48000 | 576000 |
| Contributon Margin (CM) [C=(A-B)] | 400 | 12000 | 144000 |
| Less Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electric Bill | | 300 | 3600 |
| Salary (Self) | | 5000 | 60000 |
| Intertainment | | 400 | 4800 |
| Mobil Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 7500 | 90000 |
| Net Profit (E)= [C-D] | | 4500 | 54000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Batterie | 171 | 350 | 59850 | 100 | 350 | 35000 | 94850 |
| Charger | 150 | 100 | 15000 | 150 | 100 | 15000 | 30000 |
| Head Phone | 125 | 80 | 10000 | | | 0 | 10000 |
| Spicker | 20 | 200 | 4000 | | | 0 | 4000 |
| Watch | 150 | 150 | 22500 | | | 0 | 22500 |
| Light | 70 | 100 | 7000 | | | 0 | 7000 |
| Security | | | 3000 | | | 0 | 3000 |
| Others | | | 31650 | | | 0 | 31650 |
| | 686 | 980 | 153000 | 250 | 450 | 50000 | 203000 |

Source of Finance



- Entrepreneur's Contribution
153,000
- Investor's Investment 50,000
- Total 203,000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Batarry,Charger,Head Phone,Spicker,Light ETC | 2500 | 75000 | 900000 | 945000 | 992250 |
| Total Sales(A) | 2500 | 75000 | 900000 | 945000 | 992250 |
| Less Variable Expense (B) | | | | | |
| Batarry,Charger,Head Phone,Spicker,Light ETC | 2000 | 60000 | 720000 | 756000 | 793800 |
| Total Variable Expense | 2000 | 60000 | 720000 | 756000 | 793800 |
| Contributon Margin (CM) [C=(A-B)] | 500 | 15000 | 180000 | 189000 | 198450 |
| Less Fixed Expense | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electric Bill | | 300 | 3600 | 3900 | 4200 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 400 | 4800 | 4800 | 4800 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 7500 | 90000 | 90400 | 90800 |
| Net Profit (E)= [C-D] | | 7500 | 90000 | 94500 | 99225 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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

| <i>Sl #</i> | <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 | 90,000 | 94500 | 99225 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 70000 | 144500 |
| | Total Cash Inflow | 140,000 | 164,500 | 243,725 |
| 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 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 70,000 | 144,500 | 223,725 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

