

Proposed NU Business Name: **Polash Telecom**



Project identification and prepared by: Atikur Rahman,
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	POLASH KORMOKAR DAS
Age	:	10-12-1996(19 Years)
Education, till to date	:	Class Eight
Marital status	:	Un Married
Children	:	Null
No. of siblings:	:	1Brother & 1 Sister
Address	:	Vill: Elenga P.O: Elenga P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Kolpona Rani Dash
(iii) Father's name	:	Ananda Chandra Dash
(iv) GB member's info	:	Branch: Elenga Kalihati# 38 (Female), Member ID: 2483, Group No: 04 Member since: 17-05-2001(14 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 26000/- Outstanding loan: 17992
(v) Who pays GB loan installment	:	Father
(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	:	Three years experience in running business. He has one years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01782-940745
Father's Contact No.	:	01721-732006
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kolpona Rani Dash joined Grameen Bank since 14 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	POLASH TELECOM
Location	:	Elenga Bus Stand,Kalihati,Tangail.
Total Investment in BDT	:	BDT 1,00,000
Financing	:	Self BDT 50,000(from existing business) 50% Required Investment BDT 50,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	5ft x 10 ft= 50 square ft
Security of the shop	:	50,000.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes: Mobile , memory , sim, battery, headphone, charger soft drinks ,etc .▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

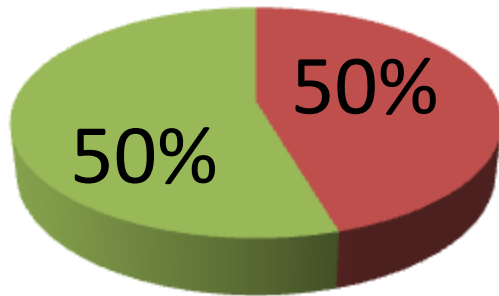
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile , memory , sim, battery, headphone, charger soft drinks etc.	15,00	45,000	5,40,000
Music load	200	6000	72,000
Flexi load(1500/1000)*28	42	1,260	15,120
Total Sales (A)	1,742	52,260	6,27,120
Less. Variable Expense			
Mobile , memory , sim, battery, headphone, charger etc.	1275	38,250	4,59,000
Music load	0	0	0
Total variable Expense (B)	1275	38,250	4,59,000
Contribution Margin (CM) [C=(A-B)]	467	14,010	1,68,120
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		700	8400
Mobile Bill		3,00	3,600
Transportation		5,00	60,00
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		8,800	1,05,600
Net Profit (E) [C-D]		5,210	62,520

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile,battery	10,000	25,000	35,000
Charger,headphone, sim card, memory	10,000	20,000	30,000
Soft drinks,energy bulb,	5,000	5,000	10,000
Computer	10,000	0	10,000
Fridge	15,000	0	15,000
Total	50,000	50,000	1,00,000

Source of Finance



Entrepreneur Contribution:50,000

Investors Investment : 50,000

Total Investment : 1,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile , memory , sim, battery, headphone, charger etc.	2,500	75,000	9,00,000	9,45,000
Music load	225	6750	81,000	85,050
Flexi load(1500/1000)*28	42	1,260	15,120	15,876
Total Sales (A)	2,767	83,010	9,96,120	10,45,926
Less. Variable Expense				
Mobile , memory , sim, battery, headphone, charger etc.	2,125	63,750	7,65,000	8,03,250
Music load	0	0	0	0
Total variable Expense (B)	2,125	63,750	7,65,000	8,03,250
Contribution Margin (CM) [C=(A-B)	6,42	19,260	2,31,120	2,42,676
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		700	8400	8,800
Mobile Bill		4,00	4,800	5,000
Transportation		8,00	9,600	10,000
Salary (self)		5,000	60,000	60,000
Entertainment		400	4,800	5,000
Total Fixed Cost		9,300	1,11,600	1,12,800
Net Profit (E) [C-D)		9,960	1,19,520	1,29,876
Investment Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,19,520	1,29,876
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		89,520
	Total Cash Inflow	2,19,520	2,19,396
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	0
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	1,30,000	30,000
3	Net Cash Surplus	89,520	1,89,396

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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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SPO-DIAMOND SPO-DIAMOND
SPO-DIAMOND SPO-DIAMOND

Apple
Samsung
Nokia
Glass
Nokia

ST ST
Nokia

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কম দামে সব গুণমানের
বিশিষ্ট গ্যাজেটস

Calico
Coca-Cola









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FAMILY PICTURE

