Bondhu Telecom



Project by-Polash Chakroborty

Identified By - Md. Shakil Ahmed Verified by- Md. Ruhul Amin

Madhobpur Unit Area 4



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Polash Chakroborty
Age	:	10 Jan -1994 (22 Years)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brothers 01 Sister
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 Rina Chakroborty Prodip Chakroborty Branch: Adaoair .Centre : 88/m Group no: 04 Loanee no. 8295 Member since:2012 First loan:10,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	: :	Existing loan: 30,000 Outstanding: 18,000 NU Father N/A N/A N/A
Education	:	H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Bondu Telecom
Initial Investment	:	50,000
Trade License		01614-00 (2017-2018)
Business Experience And Training Info	:	04 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01706433399
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2012-2017 (05 years). At first She took 10,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bondhu Telecom
Address/ Location	:	Fair Service Road, Madhobpur, Hobigonj
Total Investment in BDT	:	4,17,000
Financing	:	Self BDT- 3,57,000 /-(from existing business) 86% Required Investment BDT-60,000 /-(as equity) 14%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	Ξ	1% 1% 1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items-2,07,000 Furniture-1,00,000 Shop Advance- 50,000	3,57,000		3,57,000
Proposed items:		60,000	60,000
Total Capital	3,57,000	60,000	4,17,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name	Unit (Quantity)	Amount			
bkash		1,00,000			
Sure Cash		5,000			
Rocket		20,000			
Flexi load		50,000			
Mb & Minute Card		20,000			
Charger	30	7,000			
Head Phone & Sim		5,000			
Total Present Stock		2,07,000			

Proposed items					
Product Name	Unit (Quantity)	Amount			
bkash		60,000			
Total Proposed items		60,000			

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales (A)	1,00,000	30,00,000	3,60,00,000			
Less: Cost of sales (B)	99,000	29,70,000	3,56,40,000			
Profit (C) [C=(A-B)]	1,000	30,000	3,60,000			
Gross Profit						
Less: Operating Costs						
Electricity bill		500	6,000			
Night guard bill		200	2,400			
Shop Rent		2,000	24,000			
Mobile bill		1,000	12,000			
Present salary/Drawings- self		8,000	96,000			
Present Salary-Staff (0)						
Others (fees, Entertainment, TL renewal)		500	6,000			
Non Cash Item:						
Depreciation Expenses(1,00,000)*10%		833	10,000			
Total Operating Cost (F)		13,033	1,56,396			
Net Profit (E-F):		16,967	2,03,604			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Doutionland		Year 1 (B	DT)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1,10,000	33,00,000	3,96,000	1,20,000	36,00,000	4,32,00,000
Less: Cost of Sale (B)	1,08,000	32,67,000	3,92,04,000	1,18,800	35,64,000	4,27,68,000
Profit (A-B)=(C)	1,100	33,000	3,96,000	1,200	36,000	4,32,000
Gross Profit						
Less: Operating Costs						
Electricity bill		500	6,000		550	6,600
Night guard bill		200	2,400		250	3,000
Shop Rent		2,000	24,000		2,000	24,000
Mobile bill		550	6,600		600	7,200
Present salary/Drawings- self		8,000	84,000		9,000	1,08,000
Others (fees, Entertainment, TL renewal)		550	6,600		600	7,200
Non Cash Item:						
Depreciation Expenses(1,00,000*10%)		358	10,000		358	4,300
Total Operating Cost		12,158	1,45,896		13,358	1,60,296
Net Profit (C-D) = (E)		20,842	2,50,104		22,642	2,71,704
GT payback			36,000			36,000
Retained Income:			2,14,104			2,35,704

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	2,50,104	2,71,704
1.3	Depreciation (Non cash item)	10,000	10,000
1.4	Opening Balance of Cash Surplus		2,24,104
	Total Cash Inflow	3,20,104	5,05,808
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	2,24,104	4,69,808

SWOT ANALYSIS

Strength

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

Less Stock

OPPORTUNITIE

- Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft







মাতা: সাধনা চক্রবর্ত্তী

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Date of Birth: 05 Jan 1970

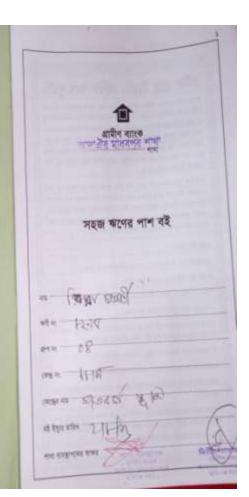
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- ১ বাং বাং বাং বাং কেন্দ্ৰের বাং অন্যার করে। এবং বিভিন্ন করে পাশ বাংর বাংক্তি হাতের বিভাগ বাং প্রথমেন্ত্রীয় মাজৰ আমে বিভাগ বাংব বিভাগ
- ्रे अबर कर व वेट्समाना केला तथ तथा अधि सहस्र विकासिक विकास
- কেছ বিটিং অবল বাচকের কাইটার হার। করা কোনার ইলার কাবলে বাচকে না।
- श्री क्यूच्ये प्राप्त क्वाट प्राप्तमादश पूनकात प्रेक्ष तम श्री क्या क्षेत्र शासनात्। (माक्क प्रक्रियात संक्रमप् सुर कि।
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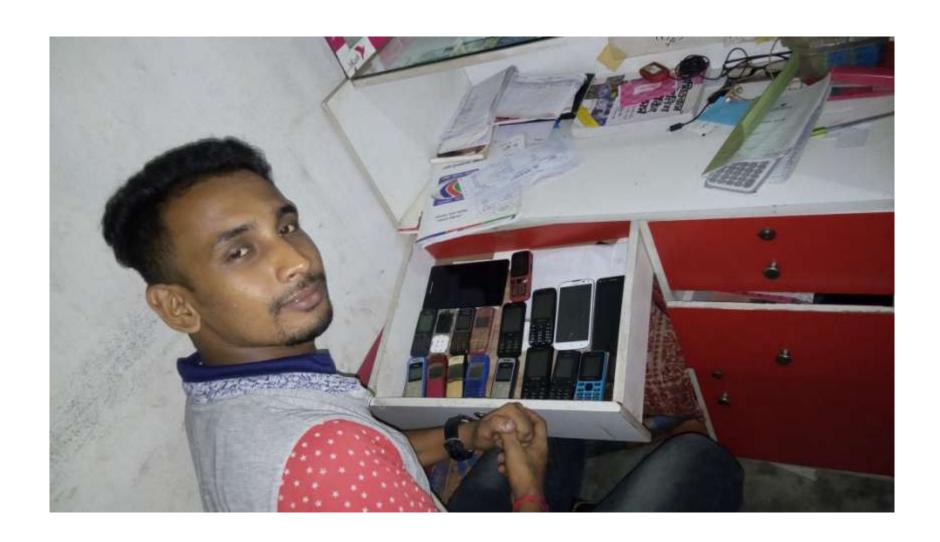
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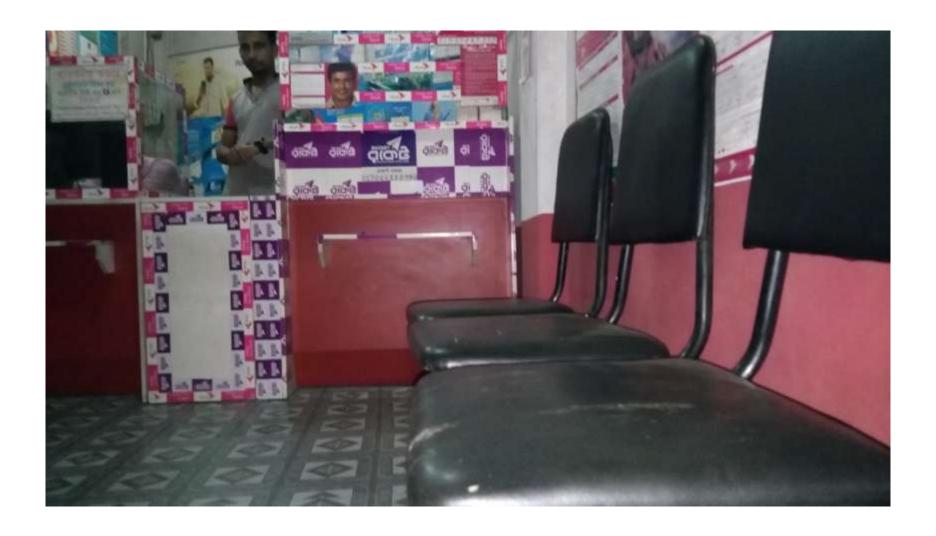
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