

Proposed NU Business Name: **MA TELECOM**



Project identification and prepared by: Md . Sahjamal Sirazi
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE PROTHIK ADHIKARI
Age	:	12-12-1993 (22 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Kathalbaria , P.O: Puthai , P.S: Puthia, 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	:	SREE MOTI SHORNA ADHIKARI
(iii) Father's name	:	SREE SHUNIL ADHIKARI
(iv) GB member's info	:	Branch: , Puthia, Centre # 51 (Female), Member ID: 5071/1, Group No: 06 Member since: 2001 (15Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 32,000, Outstanding loan: 22,653
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-766499
Father's Contact No.	:	01925-389921
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI SHORNA ADHIKARI joined Grameen Bank since 15 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	:	MA TELECOM
Location	:	Puthia Bazaar, Puthia ,Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT-40,000/-(from existing business)44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 10ft= 70 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 like; Mobile phone, Battery, Charger etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

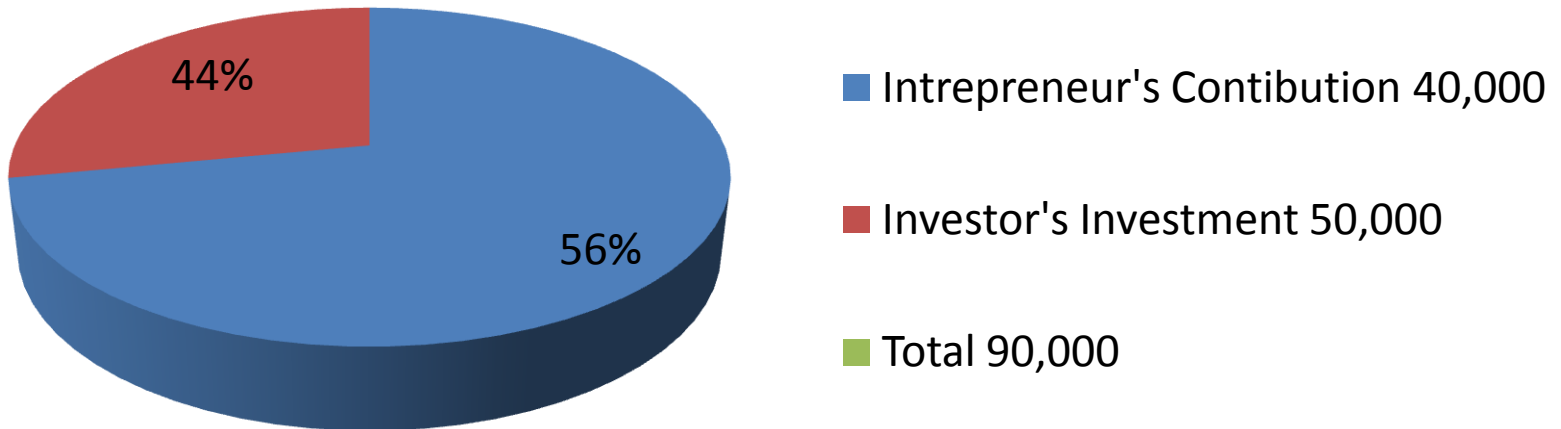
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Phone & Others	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Mobile Phone & Others	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
	200	6,000	72,000
Servicing Income	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		600	7,200
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		120	1,440
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		9,520	114,240
Net Profit (E) [C-D]		5,480	65,760

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile	0	30,000	30,000
Power Bank (10x200)	2,000	0	2,000
Charger (10X70)	700	10,000	10,700
Battery (20 x200)	4,000	10,000	14,000
Cover (20x60)	1,200	0	1,200
Computer (2x15000)	30,000	0	30,000
Catching (30x20)	600	0	600
Others	1,500	0	1,500
Total	40,000	50,000	90,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile Phone & Others	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Mobile Phone & Others	2,700	81,000	972,000	10,20,600	10,71,630
Total variable Expense (B)	2,700	81,000	972,000	10,20,600	10,71,630
Servicing Income	300	9,000	108,000	113,400	119,070
	300	9,000	108,000	113,400	119,070
Contribution M.(CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		800	9,600	10,080	10,584
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,400	2,400
Guard		120	1,440	1,440	1,440
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		10,120	121,440	122,460	123,531
Net Profit (E) [C-D]		7,880	94,560	104,340	114,609
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	94,560	104,340	114,609
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		74,560	84,340
	Total Cash Inflow	144,560	178,900	198,949
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	74,560	158,900	178,949

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

PICTURE



পৃথিয়া পৌরসভা কার্যালয়
পৃথিয়া, বাজলমারী।
ওয়েব সাইট: www.purthia.gov.bd





SMAPHONY

EARPHONE

MS330

Q-charge

Q-charge

Q-charge

耳塞
SMAPHONY

三星 GALAXY S4
智能保护皮套

MS450

1295

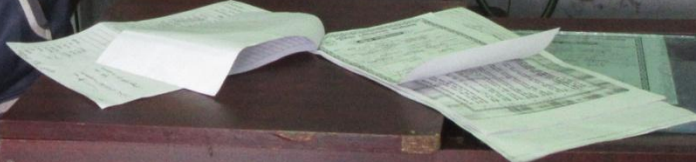
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ShuangCui



জই অ্যাঙ্কিভ
ইলেকট্রনিক ও মিনিট শاپ

ক্রমিক নং	বিস্তারিত	মূল্য
১	১০০	১০০
২	২০০	২০০
৩	৩০০	৩০০
৪	৪০০	৪০০
৫	৫০০	৫০০



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আমাদের স্বপ্নকে সত্যি করে দেখান।



A calendar for April and May. The top part shows a mosque and a boat. Below it is an advertisement for 'UNION' electronics, featuring a gas stove and a fan. The text includes 'UNION', 'Five Star', 'Bajaj', and 'Manufacturer: UNION Electronics Industries Ltd. (A Concern of UNION Group)'. The calendar grid shows dates for April and May.