

Proposed NU Business Name: **POLASH TELECOM & ELECTRONICS**



Project identification and prepared by Shahidul Islam
Bagha, Rajshahi

Project verified by: Md. Mozaharun Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Alamgir Hossain
Age	:	10/05/1991 (26 Years)
Education, till to date	:	BBA
Marital status	:	Married
Children	:	1Son, 1 Daughter
No. of siblings:	:	
Address	:	Vill: Tetulia P.O Tetulia, P.S:Bagha, DistRajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms. Sonali Begum
(iii) Father's name	:	Md. Khorshed Alom
(iv) GB member's info	:	Branch :Arani Bagha, Centre # 57/(Female), Member ID: 314, Group No: 04 Member since:1998-2011 (13years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	5 years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744909079
Mother's Contact No.	:	01714944124
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd,Bagha,Unit Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms.Sonali Begum joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

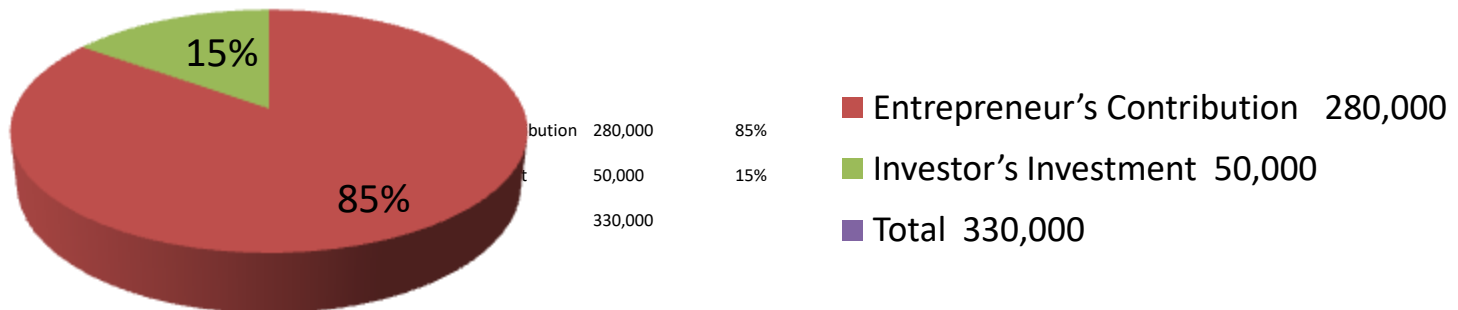
Business Name	:	: POLASH TELECOM & ELECTRONICS
Location	:	Tetulia Bazar
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 280,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft= 225 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Electronic Items.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is Rented▪Collects goods from Local Bazar▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronic Item	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Electronic Item	2700	81000	972000
Total variable Expense (B)	2700	81000	972000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less. Fixed Expense			
Rent		400	
Electric Bill		300	3600
Transportation		1000	12000
Salary (self)		4000	48000
Salary (staff)			0
Guard		150	1800
Entertainment		150	1800
Generator		100	1200
Security			
Mobile		300	3600
Total fixed Cost (D)		6400	76800
Net Profit (E) [C-D]		2600	31200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
TV	6	12000	72000				72000
Battery	50	200	10000				10000
Mobile,smart	10	6000	60000				60000
Mobile, Normal	50	1500	75000				75000
Memory Card	50	200	1000				1000
Silling Fan	10	2000	2000				2000
Water Pot	3	200	1500				1500
Mobile materials						50000	50000
Security			40000				40000
Others			20000				20000
Total			280000			50000	330000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Electrics Item	3500	105000	1260000	1323000	1389150
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense					
Electronics Item	3150	94500	1134000	1190700	1250235
Total variable Expense (B)	3150	91000	1092000	1146600	1203930
Contribution Margin (CM) [C=(A-B)]	350	10500	126000	132300	138915
Less. Fixed Expense					
Rent		400			
Electric Bill		500	6000	6300	6615
Transportation		2000	24000	25200	26460
Salary (self)		5000	60000	63000	66150
Salary(staff)			0	0	0
Guard			0	0	0
Generator			0	0	0
Entertainment		300	3600	3780	3969
Security					
Mobile		500	6000	6300	6615
Total fixed Expenses		8700	104400	109620	115101
Net Profit (E) [C-D]		1800	21600	22680	23814
Investment Payback			20000	20000	20000

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	50000		
1.2	Net Profit	21600	22680	23814
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1600	4280
	Total Cash Inflow	71600	24280	28094
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
3	Total Cash Outflow	70000	20000	20000
	Net Surplus	1600	4280	8094

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 16 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



হ্যান্ডসেট | ডিজিটাল শপ

গ্রামীণফোন
এক্সপ্রেস

মেসার্স পলাশ টেলিকম এন্ড ইলেকট্রনিক্স। তেঁথুলিয়া বাজার, বাঘা, রাজশাহী

bKash



একটি গ্রুপ প্রদান করে পরিচালনা

প্রয়োজনে পাশে
বিকাশ

bKash



একটি গ্রুপ প্রদান করে পরিচালনা

ROCKET
রকেট

ডেলিভারি-সেবা-সেবা-সেবা-সেবা-সেবা

বিকাশ
করুন









विद्यार्थी
प्रमाणपत्र व शिक्षण भाग

क्र.सं.	नाम	पता	वर्ग
1
2
3
4
5





গণপ্রজাতন্ত্রী বাংলাদেশ

৳ ৭৫



FAMILY PICTURE

