

A Nobin Udyokta Project

Proposed NU Business Name :Kona Telecom



NU Identified and PP Prepared :
Md. Sohrab Hossain (Manikganj Unit)
Verified by : Md.Khalilur Rahman

Presented by :
Suman Chakroborty

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Suman Chakroborty
Age	:	33 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother,1 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sema Chakrobarty
(iii) Father's name	:	Palash Chakrobarty
(iv) GB member's info	:	Branch: Muljan Manikganj, Centre #14(M), Loanee no.: 7677/1 Member since : 2012 First loan: Tk. 10,000 Existing loan: Tk. 15,000 Outstanding: Tk.12,350
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	S. S. C

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

Present Occupation	:	Telecom and mobile accessories Business
Trade License	:	126/14-15
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01721444434
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mothers has been a member of Grameen Bank Since 2012 . At first she took a loan amount BDT 10,000 from Grameen Bank. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Kona Telecom
Address/ Location	:	Daotia Bazar Sosonda Manikganj,
Total Investment in BDT	:	3,40,000
Financing	:	Self BDT : 1,90,000 (from existing business) - 56 % Required Investment BDT : 1,50,000 (as equity) - 44%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
i. Present stock items: Advance : 80,000 Decoration :60,000 Computer :18,000 Load (4) :16,000 Mobile :6,000 Cable :2,000 Mobiles cover, Battery, charge :6,000 Bulb :2,000	1,90,000		
i. Proposed Stock Items: Bkash : 50,000 Mobile :32,000 Electrical goods :20,000 Flexi load :30,000 Mobile Accessories :18,000		1,50,000	
Total Capital	1,90,000/-	1,50,000/-	3,40,000/-

Items list

Present items

Advance	: 80,000
Decoration(Rack+Chair+Table)	:60,000
Computer	:18,000
Load (4)	:16,000
Mobile	:6,000
Cable	:2,000
Mobiles cover, battery, charger	:6,000
Bulb	:2,000
• Total	=1,90,000

Proposed items

Bkash	: 50,000
Mobile (900tk*10p)	:9,000
Mobile (1000Tk*10p)	:10,000
Mobile(1200Tk*6sp)	:7,000
Mobile(2000Tk*3p)	:6000
Electrical goods:	
Ceiling fan (1200*5p)	:6,000
Juri fan (700*5p)	: 3,500
Cable(1250*3coil)	:3,750
Energy bulb (270*20p)	:5,400
Bulb (25*30p)	:750
Mobile accessories :	
Casing (20*90p)	:1,800
Cover(60*40p)	: 2,400
Head phone(100*20p)	:2,000
(Battery(200*30p)	:6,000
Charger (75*32p)	:2,400
Memory card (200*20p)	:4,000
Flexi load (4p 7500taka)	:30,000
• Total	:1,50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1,500	45,000	5,40,000
<i>Less: Cost of sales</i>	1,200	36,000	4,32,000
Profit (20%) [A]	300	9,000	1,08,000
Income from Flexiload(B)	150	4,500	54,000
Profit(A+B)	450	13,500	1,62,000
Operating cost			
Shop rent		2,000	24,000
Electricity bill		500	6,000
Transport		200	2,400
Night guard bill		400	4,800
Mobile bill		400	4,800
Generator bill		150	1,800
Present salary/Drawings- self		7,000	84,000
Others (Chanda, SMS, TL)		200	2,400
Non Cash Item:			
Depreciation Expenses		725	8,700
Total Operating Cost (D)		11,575	138,,900
Net Profit (C-D):		1,925	23,100

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1,500	45,000	5,40,000	1,750	52,500	6,30,000	2,000	60,000	7,20,000
<i>Less: Cost of sales</i>	1,200	36,000	4,32,000	1,400	42,000	5,04,000	1,600	48,000	5,76,000
Profit (20%) [A]	300	9,000	1,08,000	350	10,500	1,26,000	400	12,000	1 44,000
<i>Income from Bkash(B)</i>	240	7,200	86,400	300	9,000	108,000	300	9,000	108000
<i>Income from Flexiload(C)</i>	100	1,200	36,000	120	3,600	43,200	160	4,800	57,600
Profit(a+b+c)	640	19,200	2,30,400	770	23,100	2,77,200	860	25,800	3,09,600
Less Operating costs									
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Entertainment		300	3,600		400	4,800		400	4,800
Electricity bill		500	6,000		500	6,000		500	6,000
Mobile bill		500	6,000		600	7,200		650	7,800
Generator bill		150	1,800		150	1,800		150	1,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Night Guard bill		400	4,800		400	4,800		400	4,800
Others		200	2,400		400	4,800		500	6,000
Depreciation Expenses (15 +10)%		725	8,700		725	8,700		725	8,700
Total Operating Cost (E)		11,775	1,41,300		12,175	1,46,100		12,325	1,47,900
Net Profit		7,425	89,100		10,925	1,31,100		13,475	1,61,700
GT payback			60,000			60,000			60,000
Retained Income:		29,100			71,100			1,01,700	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	89,100	1,31,100	1,61,700
1.3	Depreciation (Non cash item)	8,700	8,700	8,700
1.4	Opening Balance of Cash Surplus	-	25,450	1,05,250
	Total Cash Inflow	2,47,800	1,65,250	2,75,650
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan*	12,350		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,22,350	60,000	60,000
3.0	Net Cash Surplus	25,450	1,05,250	2,15,650

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Position of his store beside Highway.

WEAKNESS

- Opponent in same areas

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft
- Strike

Pictures





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কনা টেলিকম সেন্টার

শ্রোঃ সুমন

এখানে ফোনের মোবাইল

সহ পছন্দে প্রদান

ডাইটিয়া বাজার

মোবাঃ ০১৭২১-৪৪৪৪

কোনোভাবেই
নতুন ফোনের
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Lab on June 17,2015 at GT**

