

# ***Bondhu Telecom***



**Project by-Polash Chakroborty**

**Madhobpur Unit  
Area 4**

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

**GRAMEEN TRUST**



# **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	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rina Chakroborty
(iii) Father's name	:	Prodip Chakroborty
(iv) GB member's info	:	Branch: Adaoair .Centre : 88/m Group no: 04 Loanee no. 8295 Member since:2012 First loan:10,000
Further Information:		Existing loan: 30,000 Outstanding: 18,000
(v) Who pays GB loan installment	:	NU Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	H.S.C

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

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

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

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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***

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

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

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

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Present Stock items</b>		
<b>Product name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
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
<b>Total Present Stock</b>		<b>2,07,000</b>

<b>Proposed items</b>		
<b>Product Name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
bkash		60,000
<b>Total Proposed items</b>		<b>60,000</b>

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,00,000	30,00,000	3,60,00,000
<i>Less: Cost of sales (B)</i>	99,000	29,70,000	3,56,40,000
Profit (C) [C=(A-B)]	1,000	30,000	3,60,000
Gross Profit			
<i>Less: Operating Costs</i>			
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
<i>Total Operating Cost (F)</i>		13,033	1,56,396
Net Profit (E-F):		16,967	2,03,604



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	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
<b>Less: Cost of Sale (B)</b>	1,08,000	32,67,000	3,92,04,000	1,18,800	35,64,000	4,27,68,000
<b>Profit (A-B)=(C)</b>	1,100	33,000	3,96,000	1,200	36,000	4,32,000
<b>Gross Profit</b>						
<i>Less: Operating Costs</i>						
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
<b>Total Operating Cost</b>		12,158	1,45,896		13,358	1,60,296
<b>Net Profit (C-D) = (E)</b>		20,842	2,50,104		22,642	2,71,704
<b>GT payback</b>			36,000			36,000
<b>Retained Income:</b>			2,14,104			2,35,704

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

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

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Less Stock

## **O**PPORTUNITIE

- Employment opportunity
- Expansion of business

## **T**HREATS

- Competitors
- Theft





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: শলাশ চক্রবর্তী  
Name: Palash Chakraborty  
পিতা: প্রদীপ চক্রবর্তী  
মাতা: রীনা চক্রবর্তী  
Date of Birth: 10 Jan 1994  
ID NO: 19941210728000160

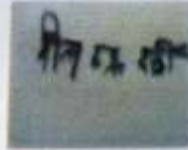
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নাম: রীনা চক্রবর্তী  
Name: Rina Chakraborty  
স্বামী: প্রদীপ চক্রবর্তী  
মাতা: সাধনা চক্রবর্তী  
Date of Birth: 05 Jan 1970



ID NO: 1211328420632

























thank  
you!