

A Nobin Udyokta Project
Maa Telecom

মা টেলিকম সার্ভিস সিস্টেম
প্রো: রিপনরাজ মোবা: 01728777322, 01820615578
এখানে সকল প্রকার মোবাইল কার্ড, পিম কার্ড, ক্যাচিং
মেমোরী কার্ড, ব্যাটারী চার্জার ও ইলেকট্রনিক্স এর
সাবভীয়া খালিমান পাওয়া যায়।
মোবাইলে গান ডাউনলোড করা হয় এবং যেকোন
অনুষ্ঠানে ডিজিটাল সার্ভিস সিস্টেম ভাড়া দেওয়া হয়।



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



Presented by
Ripon Rajbangshi

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Ripon Rajbangshi
Age	:	3/12/1988 (26 years 3 months)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Basana Rajbangshi
(iii) Father's name	:	Mr. Noni Gopal Rajbangshi
(iv) GB member's info	:	Member since: 01/06/2007 Branch: Dhamrai, Centre no.13, Group:04, Loanee No. 9442/1 First loan: 5,000/- Total Amount Received: Tk. 1,00,000/- Existing loan: Tk.15,000/- Outstanding: Tk.7,510/-
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, till to date	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License No	:	1808
Business Experiences	:	03 years
Other Own/Family Sources of Income	:	Business (Father and Brother)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01728777322
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2007. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in her son's business for expanding. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	<i>Maa Telecom</i>
Address/ Location	:	Kayetpara, Dhamrai Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	3,00,000/-
Financing	:	Self BDT : 2,00,000 (from existing business) - 67 % Required Investment BDT : 1,00,000 (as equity) - 33 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
i. Proposed Business % of present gross profit margin	:	50 %
ii. Estimated % of proposed gross profit margin	:	58 %
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items			
Generator 1:	30,000		200,000
Sound System 2 :	70,000		
Computer (CPU, UPS, Monitor, Sound Box):	30,000		
Furniture	3,000		
Telecom Goods :	67,000		
Proposed Stock Items:			
BKash		50,000	100,000
Lighting		15,000	
SIM (GP, Robi, Airtel, Banglalink):32 X 150=		4,800	
Battery (Active, Pack Company) 20 X 280 =		5,600	
Mobile Charger 40 X 100 =		4,000	
Head Phone 20 X 100 =		2,000	
Multiplug 20 X 120 =		2,400	
Sony headphone 50 X 100 =		5,000	
Energy Bulb 40 X 280 =		11,200	
Total Capital	200,000	100,000	300,000

PRESENT & PROPOSED INVESTMENT Breakdown



Present stock items (Telecom goods)

40w bulb	tk.1200
5w bulb	Tk.1500
20ps. GP sim	Tk.3000
15ps. Rabi sim	Tk.2100
30ps. Banglalink sim	Tk.4500
20ps. Airtel sim	Tk.3000
10ps. memory micro	Tk.3000
30ps. Mobile charger (anik)	Tk.3000
40ps. Mobile catching	Tk.2000
20ps. Icoson headphone	Tk.1000
40ps. Glue stick	Tk.1700
Bkash	Tk.25,000
GP flexi	Tk.4000
Robi easy load	Tk.4000
Banglalink load	Tk.5000
Airtel	Tk.3000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (rent for generator and sound system)(A)*	200	6,000	72,000
Less: Cost of Sale(B)*	100	3000	36000
Profit (50%) (A-B) = C	100	3000	36000
<i>Income from BKash and Flexi load (D)</i>	150	4500	54000
<i>Income from Mobile Accessories (E)</i>	150	4500	54000
Gross Profit (F=C+D+E)	400	12000	144000
Less: Operating Costs			
Electricity bill		500	6,000
Repairing Cost		500	6,000
Purchase Parts of Machinery		500	6,000
Mobile bill		200	2,400
Present Salary		5,000	60,000
Others		100	1,200
Non Cash Item:			
Depreciation Expense		1,663	19,956
Total Operating Cost (G)		8,463	101,556
Net Profit : F-G		3537	42444

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Sales* (A)	250	7500	90000	250	7500	90000
Less: Cost of Sale*(B)	125	3750	45000	125	3750	45000
Profit (A-B)=(C)	125	3750	45000	125	3750	45000
Income from Bkash and Felxiload (D)	250	7500	90000	300	9000	108000
<i>Income from Mobile Accessories (E)</i>	200	6000	72000	250	7500	90000
Gross profit	575	17250	207000	675	20250	243000
Less operating cost :						
Electricity bill		600	7,200		700	8,400
Night Guard Bill		200	2,400		200	2,400
Repairing Cost		500	6,000		600	7,200
Salary from Business		5,000	60,000		5,000	60,000
Mobile Bill		300	3,600		300	3,600
Purchase parts of Machinery		500	6,000		600	7,200
Others		150	1,800		200	2,400
Non Cash Item:						
Depreciation Expense		1,663	19,956		1,663	19,956
Total Operating Cost (D)		8,913	106,956		9,263	111,156
Net Profit (C-D) = (E)		8337	100044		10987	131844
Gt payback			60,000			60,000
Retained Income:		40044			71844	

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	100,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	100044	131844
1.3	Depreciation (Non cash item)	19,956	19,956
1.4	Opening Balance of Cash Surplus	0	52,490
	Total Cash Inflow (A)	220,000	204,290
2.0	Cash Outflow:		
2.1	Purchase of Product	100,000	0
2.2	Payment of GB Loan*	7,510	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow (B)	167,510	60,000
3.0	Net Cash Surplus (A-B)	52,490	144,290

SWOT Analysis



STRENGTH

- Own Shop
- Environment-Friendly.
- Skilled & 03 Years of Experience
- Position of his shop in the market.
- NU father support family expenses

WEAKNESS

- Lack of Investment

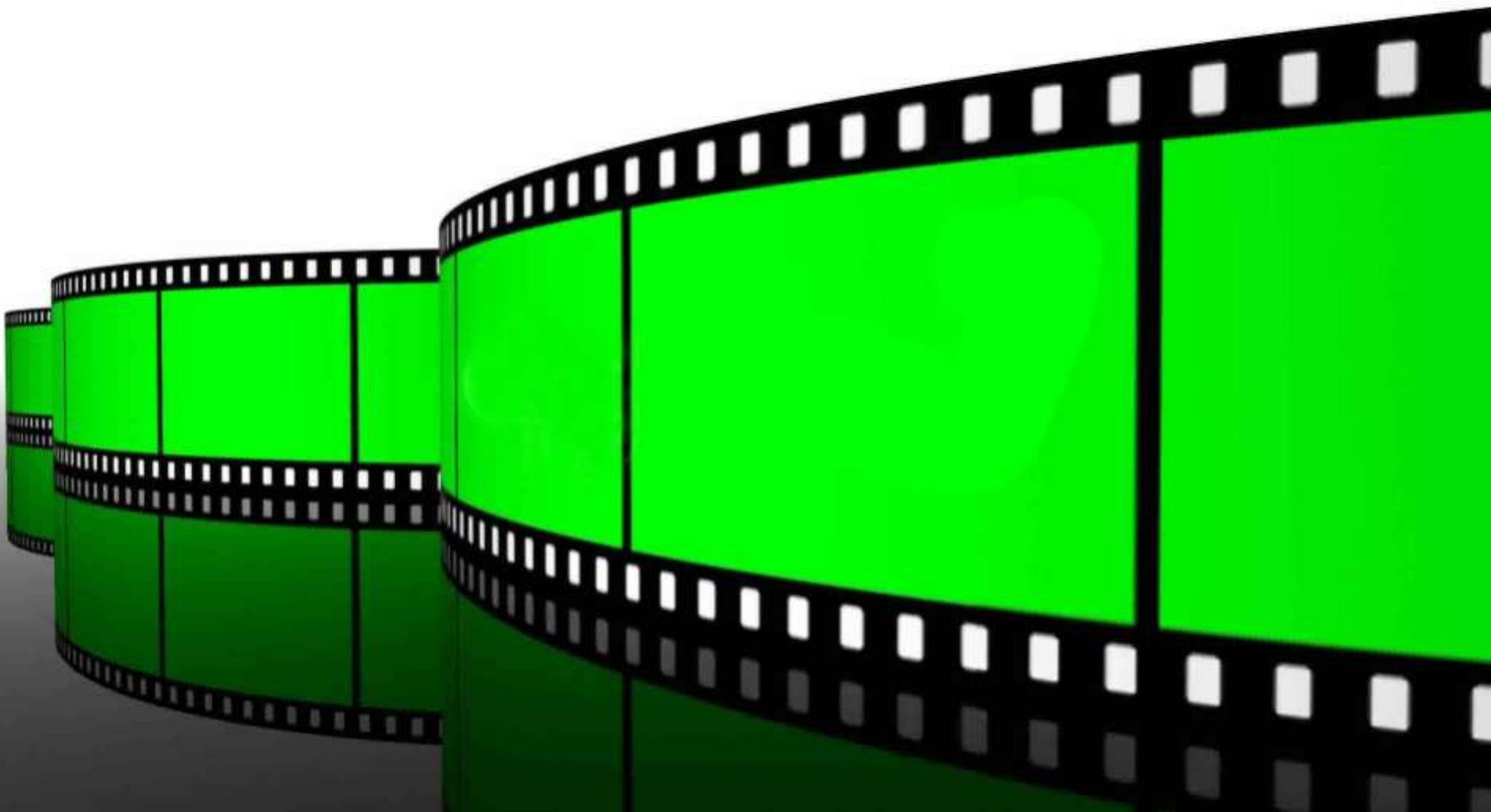
OPPORTUNITIES

- Expansion Of Business
- Increasing the number of Customer
- Increase in Sales

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs





3G এখন
আপনার এলাকায়

এখন
banglalink
i-top-up
করা হয়

এয়ারটেল
ইচ্ছামত সাজাও নিজের নাম্বার



#999#
ঘ্যাচাং তৈত-এ
দারুণ অফার

সেবা	সংখ্যা	সময়
স্বয়ংসেবা	100	২৪x৭
স্বয়ংসেবা	১০০	২৪x৭
স্বয়ংসেবা	১০০	২৪x৭
স্বয়ংসেবা	১০০	২৪x৭





Presented at
7th Internal Design Lab
On 20 April, 2015 at Grameen Trust

