

A Nobin Udyokta Project

MAA TELECOM AND VARIETIES STORE



NU Identified and PP Prepared by
Md. BALLAL HOSSAIN (RAMGONJ UNIT)
PP Checked By: Sadia Haque

Presented by
MD. OMAR FARUQUE
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Omar Faruque
Age	:	05-01-1990 (26 years)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 brothers (NU,Class-4), 02 sisters
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. Rahima Begum
(iii) Father's name	:	Mr. Akter Hossain
(iv) GB member's info	:	Branch: Porcote Chartkhil , Centre: 26/M ,Group-06, Loanee no-2378 Member since: 20-07-2008, First loan: Tk. 20,000/- Existing loan: Tk. 1,00,000/- Outstanding: Tk. 84,972/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education, till to date	:	Class Nine

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

Present Occupation	:	Mobile Accessories Business
✓Trade License /Drug License		93
Business Experiences and Training info	:	05 years (app.); Training Period is 1.6 years at Lakhethar para (Ramgonj)
Other Own/Family Sources of Income	:	Father has Businesses (like construction and seasonal business).
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Ramgonj Unit, Laxmipur.
NU Communication info		Mobile no -01748932129

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2008 (07.5 years). At first she took a loan of Tk. 20,000 from Grameen Bank. His father used GB loan in his business and repaired their own house from his income. NU built their own house from the income of GB loan. They also bought some land. They gradually improved their standard of life by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Maa Telecom and Varieties Store.				
Address/ Location	:	Athakora Bazar, Ramgonj, Laxmipur.				
Total Investment in BDT	:	2,16,000/-				
Financing	:	<table style="width: 100%; border: none;"> <tr> <td style="width: 80%;">Self BDT 1,16,000/- (from existing business)</td> <td style="width: 20%; text-align: right;">54%</td> </tr> <tr> <td>Required Investment BDT 1,00,000/- (as equity)</td> <td style="text-align: right;">46%</td> </tr> </table>	Self BDT 1,16,000/- (from existing business)	54%	Required Investment BDT 1,00,000/- (as equity)	46%
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Required Investment BDT 1,00,000/- (as equity)	46%					
Present salary/drawings from business (estimated)	:	7,000				
Proposed Salary	:	7,000				
Proposed Business						
(i) % of present gross profit margin	:	30%				
(ii) Estimated % of proposed gross profit margin		30%				
(iii) Agreed grace period		2 months				

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A): Sales of mobile Accessories, Audio, Video, Disk, Cassette , Charger, Charge Light, etc.	1,000	30,000	3,60,000
<i>Less: Cost of sales (B): Mobile Accessories, Mobile set, Cassette. Etc.</i>	700	21,000	2,52,000
Profit	300	9,000	1,08,000
Income from (C) : Services, <i>bKash, Flexi Load etc.</i>	150	4,500	54,000
Gross Profit (D) [C=(A-B)]	450	13,500	1,62,000
<i>Less: Operating Costs</i>			
Electricity bill		400	4,800
Generator bill		300	3,600
Shop Rent		1200	14,400
Night Guard bill		100	1,200
Mobile bill & others		500	6,000
Present salary/Drawings- self		7,000	84,000
Non Cash Item:			
Depreciation Expenses(16,000*15% +5,000*10%)		242	2,904
<i>Total Operating Cost (E)</i>		9,742	1,16,904
Net Profit (D-E):		3,758	45,096

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: Shop Advance: 30,000 Computer (01), Hot Gun, Power supplier, tools : 15,000 Fan (1) :1,000 Mobile Accessories: 40,000 Eclectic Goods: 4,000 Flexi Load: 7,000 b kash, Dutch-Bangla (M cash), etc.: 14,000 Furniture: 5,000	1,16,000		1,16,000
(ii) Proposed stock items: New Mobile set Symphony (5*1,000): 5,000 Mobile Accessories (Battery, Charger, Casing, Mobile IC, Memory Card, etc.): 45,000 bkash, Dutch Bangla (M Cash), etc. : 40,000 Flexi Load : 10,000		1,00,000	1,00,000
Total Capital	1,16,000	1,00,000	2,16,000

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 ଉପାଧିକାରୀଙ୍କୁ - ୨,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ - ୨,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ - ୨,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ - ୨,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ - ୩,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ (କୋ, ଶିକ୍ଷା ଉପାଧି) - ୫,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ - ୨,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ - ୨,୦୦୦
 ଉପାଧିକାରୀଙ୍କୁ - ୧୦,୦୦୦
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 ଉପାଧିକାରୀଙ୍କୁ - ୩,୦୦୦

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୦୧. ଉପାଧିକାରୀଙ୍କୁ - ୧୦,୦୦୦ ; ଉପାଧିକାରୀଙ୍କୁ - ୨୦,୦୦୦
 ୦୨. ଉପାଧିକାରୀଙ୍କୁ - ୨୦,୦୦୦
 ୦୩. ଉପାଧିକାରୀଙ୍କୁ - ୨୦,୦୦୦
 ୦୪. ଉପାଧିକାରୀଙ୍କୁ - ୨୦,୦୦୦
 ୦୫. ଉପାଧିକାରୀଙ୍କୁ - ୨୦,୦୦୦
 ୦୬. ଉପାଧିକାରୀଙ୍କୁ (କୋ, ଶିକ୍ଷା ଉପାଧି) - ୨୦,୦୦୦
 ୦୭. ଉପାଧିକାରୀଙ୍କୁ - ୨,୦୦୦

ଉପାଧିକାରୀଙ୍କୁ -
 ଉପାଧିକାରୀଙ୍କୁ -

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthl y	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales: (A) Mobile accessories, Mobile set , etc.	1200	36000	432000	1500	45000	540000	1800	54000	648000
Less : cost of sales (B)	840	25200	302400	1050	31500	378000	1260	37800	453600
Profit [C]= (A-B)}	360	10800	129600	450	13500	162000	540	16200	194400
Income [D]: Mobile Software, servicing, Song Load, B kash, Flexi Load etc.	200	6000	72000	250	7500	90000	300	9000	108000
Gross Profit {E =(C+D)}	560	16800	201600	700	21000	252000	840	25200	302400
Less: Operating Costs									
Electricity bill		400	4800		500	6000		600	7200
Generator bill		300	3600		350	4200		400	4800
Shop Rent		1200	14400		1200	14400		1200	14400
Night Guard bill		100	1200		150	1800		200	2400
Mobile Bill (fees, License & Entertainment) Others.		600	7200		800	9600		1000	12000
Proposed Salary- Self		7,000	84000		8,000	96000		9,000	108,000
Non Cash Item:									
Depreciation Expenses: (16,000*15% + 5,000*10%)		242	2,904		242	2,904		242	2,904
Total Operating Cost (F)		9842	1,18,104		11,242	1,34,922		12,642	1,51,704
Net Profit { G=(E-F) }:		6,958	83,496		9,758	1,17,096		12,558	1,50,696
Payback to GT		40,000			40,000			40,000	
Retained Income:		43,496			77,096			1,10,696	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit (Ownership Tr. Fee added back)	83,496	1,17,096	1,50,696
1.3	Depreciation (Non cash item)	2,904	2,904	2,904
1.4	Opening Balance of Cash Surplus		46,400	1,26,400
	Total Cash Inflow	1,86,400	1,66,400	2,80,00
2.0	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	46,400	1,26,400	2,40,000

SWOT ANALYSIS

STRENGTH

- Skilled & More than 5 years of experience.
- Well known in locality.
- Quality service provider in the community .

➤ **W**EAKNESS

- Opponent in same areas.
- Less Capital.

OPPORTUNITIES

- Center point for business holders.
- Beside Main Road.

• **T**HREATS

- Fire.
- Theft.





বিবাহ মূল্য: 01760892510

একচে DBBL করা হল
DBL-করণ সেবা
সেবাসহকারী
সেবাসহকারী
সেবাসহকারী

রবি
বিচার্জ
করুন




 এজেন্ট নাম্বারঃ
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MEGA SUPER GUM

300% Karam

3170

GIGABYTE H6M-S2PV

SAMSUNG

Model: S24M390
Model Code: S24M390B
Model Name: S24M390
Year of Manufacture: 2010 11 23

एन-डबल डीएल
दस्तावेज
कॉपी

15 MB
15 MB
15 MB



বিলম্ব গ্রহণ: 01760892510



বিচারকর্মে আশ্রিত

ক্রমিক নং	নাম	পদ
১০৬	আব্দুল হক	সিনিয়র
১০৭	আব্দুল হক	সিনিয়র
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১১৩	আব্দুল হক	সিনিয়র
১১৪	আব্দুল হক	সিনিয়র
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১১৭	আব্দুল হক	সিনিয়র
১১৮	আব্দুল হক	সিনিয়র
১১৯	আব্দুল হক	সিনিয়র
১২০	আব্দুল হক	সিনিয়র

GALAXY

GALAXY

ACTIVE

HANDPHONE FT-10

STEREO HANDSFREE

GALAXY

ACTIVE

ACTIVE

TRAVEL CHARGER

CELLULAR TRAVEL CHARGER

এসসি নম্বরঃ ০১৭৩০৪২৪৩৬
গণেশ বিল্ডিং ফ্লোর



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ক্রমিক নং	বিবি	মূল্য
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বিবি

বর্জ্য
করণ

A stack of four red plastic storage bins with white drawers, sitting on a dark wooden counter. The bins are filled with various electronic components and tools. The counter also has a clear plastic container on top.

A dark wooden workbench area. On the counter, there is a green desk lamp, a blue power supply unit labeled 'QUICK CHARGER', a red battery charger, and various electronic components and tools. A sign on the right side of the workbench reads 'এক DBBL করা হ' and features a logo with a stylized 'DBBL' and the text 'কম্পিউটার কলক' and 'কম্পিউটার সার্ভিস'.



MICRO
USB CABLE



ACTIVE TELECOM

ACTIVE TELECOM

UPPER GOLD

COIN

ERICSON

ANABIL

SUPA SUPER SUPER SUPA

GALAXY



লাসারী

লাসারী

লাসারী

ERICSON

এরিকসন

এরিকসন



ERICSON

Alif-1

এরিকসন

ACTIVE TELECOM
HIGH PERFORMANCE
CELLULAR TRAVEL CHARGER

ACTIVE TELECOM
HIGH PERFORMANCE
CELLULAR TRAVEL CHARGER

ERICSON

Multi Two Pin socket

COIN

ERICSON

বিকাশ গুল্মঃ 01760892510

বিবি
বিবি
বিবি

AROMA
MEGA
SUPER GLUE



**MICRO
USB CABLE**

ACTIVE TELECOM
CELLULAR TRAVEL CHARGER
ERISON
SUPER GOLD
SUPER ENERGY

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COIN
ANABIL
ERICSON
SUPER

ACTIVE TELECOM
HIGH PERFORMANCE
CELLULAR TRAVEL CHARGER
ERICSON
এরিকসন
Multi Two Pin Recharge

ERICSON
Alif-1
COIN
MUM

বিক্রয় গুণিতক: ০১৭৬০৪৭২৫১০

**AROMA
MEGA
SUPER
GLUE**



Presented at
29th Internal SB Design Lab
on 31 January, 2016

For more information
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