

Proposed NU Business Name: **AKTER TELECOM**



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Mollah

Elanga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AKTER HOSSEN
Age	:	03-09-1994 (22 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers
Address	:	Vill: Khildha P.O: Bangra P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST BANESA BEGUM
(iii) Father's name	:	MD ABDUL GONI
(iv) GB member's info	:	Branch: Khildha Kalihati, Centre # 01(Female), Member ID: 1002/2, Group No: 01 Member since: 05-12-1985 (31 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: 23,500
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(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	:	9 years experience in running business. He has 2years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-905183
Mother's Contact No.	:	01710-065955
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST BANESA BEGUM joined Grameen Bank since 31 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural and Dairy Farm business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKTER TELECOM
Location	:	Bagotiya Bazar, Kalihati, Tangail
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 10 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Mobile Display, Cover, card Redder, Mobile etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

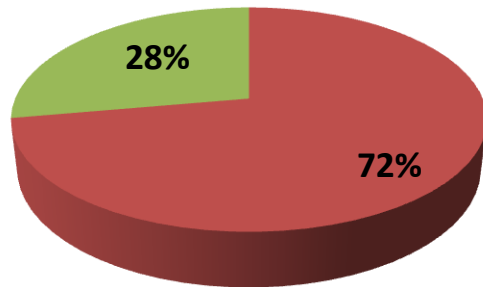
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Display, Cover, Card Redder, Mobile etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Display, Cover, Card Redder, Mobile etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		200	2,400
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Display	60	300	18,000	80	300	24,000	42,000
Mobile Cover	20	30	600	40	30	1,200	1,800
Mobile Set				5	4,000	20,000	20,000
Card Redder	14	200	2,800	24	200	4,800	7,600
Power Supply	1	900	900				900
IPS	1	26,000	26,000				26,000
Miter, Hot Len	2	1,700	1,700				1,700
Computer	1	50,000	50,000				50,000
Security	1	30000	30000				30000
Total	99		130,000	149		50,000	180,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Display, Cover, Card Redder, Mobile etc.	2,500	75,000	900,000	945,000
Total Sales (A)				
Less. Variable Expense				
Display, Cover, Card Redder, Mobile etc.	2,000	60,000	720,000	756,000
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000
Less. Fixed Expense				
Rent		1,000	12,000	12,600
Electricity Bill		7,00	8,400	8,820
Mobile Bill		5,00	6,000	6,300
Salary (self)		5,000	60,000	60,000
Transportation		8,00	9,600	10,080
Entertainment		4,00	4,800	5,040
Total Fixed Cost		8,400	100,800	102,840
Net Profit (E) [C-D]		6,600	79,200	86,160
Investment Payback			30,000	30,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	79,200	86,160
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		49,200
	Total Cash Inflow	129,200	135,360
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	49,200	105,360

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 9 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











FAMILY PICTURE

