

## Proposed NU Business Name: **ATIK TELECOM**



Project identification and prepared by: Md Shah Alam,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. ATIK HASAN</b>
Age	:	17-08-1997 (20 Years)
Education, till to date	:	Dakhil Pas
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brother
Address	:	Vill: Kazi Para, P.O: Kazi Para , Thana: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST.SHAHIDA BEGUM</b>
(iii) Father's name	:	<b>MD. RAMZAN ALI</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 33 (Female), Member ID: 2953/2, Group No: 06 Member since: 18-05-2003 (14Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nil
(v) Who pays GB loan installment	:	Brother
(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	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-424400
Mother's Contact No.	:	01718-430683
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAHIDA BEGUM** joined Grameen Bank since 14 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ATIK TELECOM</b>
Location	:	Kazipara, Kahalu, Bogra
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 175,000/-(from existing business) 69% Required Investment BDT 80,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile &amp; Parts Item</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Kahalu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

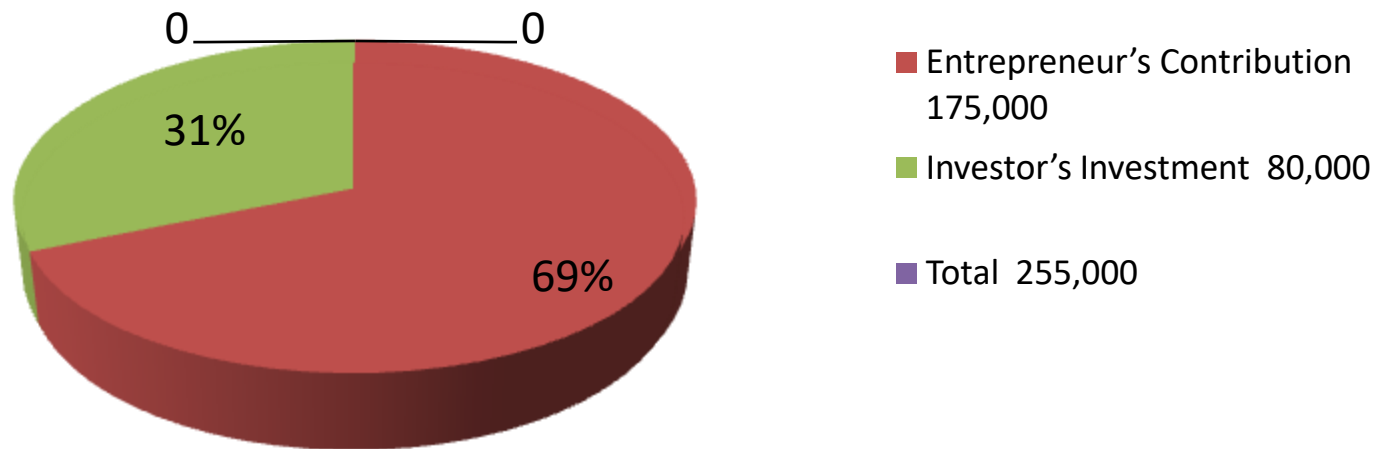
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mobile & Parts Item	3,000	90000	1080000
<b>Total Sales (A)</b>	3,000	90000	1080000
<b>Less Variable Expense</b>			
Mobile & Parts Item	2400	72000	864000
<b>Total variable Expense (B)</b>	2,400	72000	864000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		700	8400
Transportation		200	2400
Salary (self)		5000	60000
Guard		200	2400
Entertainment		200	2400
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		7,300	87600
<b>Net Profit (E)= [C-D]</b>		10,700	128400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	13	1100	14300	25	1100	27500	41800
Head Phone	80	150	12000	250	150	37500	49500
Data Cable	350	12	4200	200	50	10000	14200
Balp	35	180	6300	0	0	0	6300
Cable	6	1,800	10800	0	0	0	10800
Electric Item	380	100	38000	0	0	0	38000
Batary Item	249	100	24900		0	0	24900
Security	1	50,000	50000	0	0	0	50000
Others	250	58	14500	100	50	5000	19500
<b>Total</b>	<b>1351</b>		<b>175,000</b>	<b>550</b>	<b>0</b>	<b>80,000</b>	<b>255000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue(Sales)</b>				
Mobile & Parts Item	5,000	150000	1800000	1890000
<b>Total Sales (A)</b>	5,000	150000	1800000	1890000
<b>Less Variable Expense</b>				0
Mobile & Parts Item	4000	120000	1440000	1512000
<b>Total variable Expense (B)</b>	4,000	120000	1440000	1512000
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	1,000	30000	360000	378000
<b>Less Variable Expense</b>				0
Rent		800	9600	10080
Electricity bill		700	8400	8820
Transportation		300	3600	3780
Salary (self)		5000	60000	63000
Salary(Staff)		4000	48000	50400
Guard		200	2400	2520
Entertainment		300	3600	3780
Mobile bill		400	4800	5040
<b>Total fixed cost (D)</b>		11,700	140400	147420
<b>Net Profit (E)= [C-D]</b>		18,300	219600	230580
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	219600	230580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		171,600
	<b>Total Cash Inflow</b>	299,600	402,180
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	171,600	354180

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kazipara, Kahalu, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

