

Proposed NU Business Name: **AMINUL TELECOM**



Project identification and prepared by: Sahab Uddin,
Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AMINUL ISLAM
Age	:	03-07-1981 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	3 Brother and 1 Sister
Address	:	Vill: Polashbari, P.O: Savar Cant., P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ANOWARA BEGUM
(iii) Father's name	:	MD. NURUL ISLAM
(iv) GB member's info	:	Branch: Dhamsona , Centre # 72 (Female), Member ID: 7103/1, Group No: 02 Member since: 28-10-2002 (13 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 15,000 Outstanding loan: BDT7,500
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent and Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01671-166616
Mother Contact No.	:	01911-394501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Anowara Begum is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business and Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	AMINUL TELECOM
Location	:	Polash bari, Near sky line, Savar, Dhaka
Total Investment in BDT	:	BDT 3,90,000
Financing	:	Self BDT 2,40,000 (from existing business) 62% Required Investment BDT 1,50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone Memory Card, Charger, Battery etc.▪Provide Bikash and Flexi-load service.▪Average 20% gain on sales. (10% on Mobile)▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed▪Collects goods from different company agent.▪The shop is rented.▪Agreed grace period is 4 months.

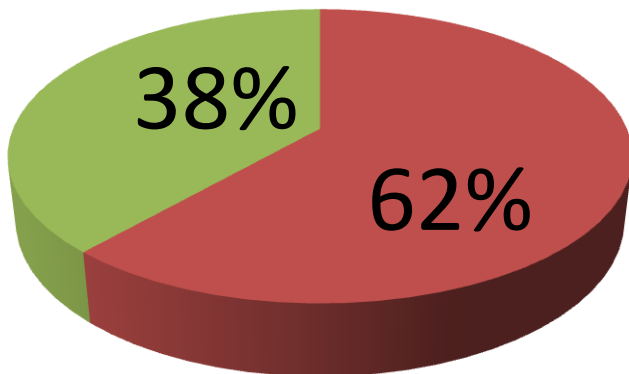
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bikash	200	6,000	72,000
Flexi-load	108	3,240	38,880
Accessories	800	24,000	288,000
Total Sales (A)	1,108	33,240	398,880
Less. Variable Expense			
Accessories	640	19,200	230,400
Total variable Expense (B)	640	19,200	230,400
Contribution Margin (CM) [C=(A-B)]	468	14,040	168,480
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		350	4,200
Mobile Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		100	1,200
Guard		250	3,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		5,640	67,680

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bikash	1,00,000	-	1,00,000
Flexi-load	25,000	-	25,000
Mobile card	5,000	30,000	35,000
SIM Card, Memory Card	5,000	5,000	10,000
Charger, Battery	5,000	35,000	40,000
Mobile phone (20 x 3,000)	-	60,000	60,000
Accessories	-	20,000	20,000
Security	1,00,000	-	1,00,000
Total	2,40,000	1,50,000	3,90,000

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 150,000
- Total 390,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Bikash	200	6,000	72,000	75,600	79,380
Flexi-load	216	6,480	77,760	81,648	85,730
Accessories	1,100	33,000	396,000	415,800	436,590
Mobile phone	3,300	99,000	1,188,000	1,247,400	1,309,770
Total Sales (A)	4,816	144,480	1,733,760	1,820,448	1,911,470
Less. Variable Expense					
Shoes	880	26,400	316,800	332,640	349,272
Mobile phone	3,000	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	3,880	116,400	1,396,800	1,466,640	1,539,972
Contribution Margin (CM) [C=(A-B)]	936	28,080	336,960	353,808	371,498
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		350	4,200	5,600	6,000
Mobile bill & SMS Monitoring		600	7,200	7,800	8,200
Transportation		800	9,600	11,000	13,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	3,000	3,500
Guard		150	1,800	2,000	2,200
Total Fixed Cost		15,100	181,200	183,400	186,700
Net Profit (E) [C-D]		12,980	155,760	170,408	184,798
Investment Payback			60,000	60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	155,760	170,408	184,798
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		95,760	206,168
	Total Cash Inflow	305,760	266,168	390,966
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	95,760	206,168	330,966

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 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









গ্রামীণফোন



গ্রামীণফোন

আশিক টেলিকম

পলাশবাড়ী ফাইলাইন পার্মিটস, আওলিয়া, সাভার, ঢাকা

পলাশবাড়ী









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আমিনুল ইসলাম

Name: Md Aminul Islam

পিতা: মোঃ নূরুল ইসলাম

মাতা: মোসাঃ আনোয়ারা বেগম

Date of Birth: 03 Jul 1980

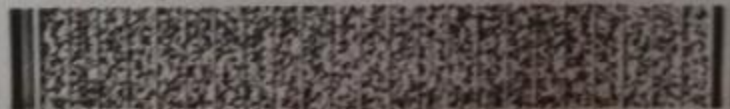
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এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবস্থাপকালয় কর্তৃক তদা
কোষে লগ করা গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রামারোহা, পলাশবাড়ি, ১৩৩৪৪, সাভার কাটা - ১৩৩৪, সাভার, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/০৯/২০২৪



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FAMILY PICTURE

