

Proposed NU Business Name : Akhil Computer & Photocopy
Business Category: Telecom & IT Support



Grameen Telecom Trust
Building Social Business



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Akhil Chandra Shill Vill: Shalbari, Union: 07 no. Sreemontopur, Post: Rambari, Upazila: Niamatpur, District:Naogaon.
Age	:	25 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (one) Brother and 01 (one) Sister.
Parent's and GB related Info:	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sree Moti Jamuna Rani
(iii) Father's name	:	Voben Chandra Shill
(iv) GB member's info	:	<i>Branch: Shalbari, Niamatpur, Centre # 22/mo, Loan no.: 2812/2, Member since November 02, 2009 First loan: Tk. 15,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 13,880</i>
Further Information:	:	
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., persuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	04 (four) years experiences is running his own Telecom & IT support business. He started the business with BDT 20,000 (twenty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01703519152
NU's National ID No.	:	19896416984000115
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sree Moti Jamuna Rani is a GB member since November 02, 2009 at first she took GB loan BDT 15,000 (fifteen thousand).
- Gradually she took GB loan several times and utilized it for household purpose and agriculture.
- Finally GB loan helped her to improve her economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Akhil Computer & Photocopy
Address/ Location	:	Shalbari bazar, Niamatpur, Naogaon.
Total Investment in BDT	:	Tk. 75,000
Financing	:	Self Tk. 25,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,500 (Four thousand five hundred)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On product 20%, On photocopy 50%, computer & photo studio activities 50% and Song download 80%.
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On product 20%, On photocopy 50%, computer & photo studio activities 50% and Song download 80%.

INFO ON EXISTING BUSINESS OPERATIONS

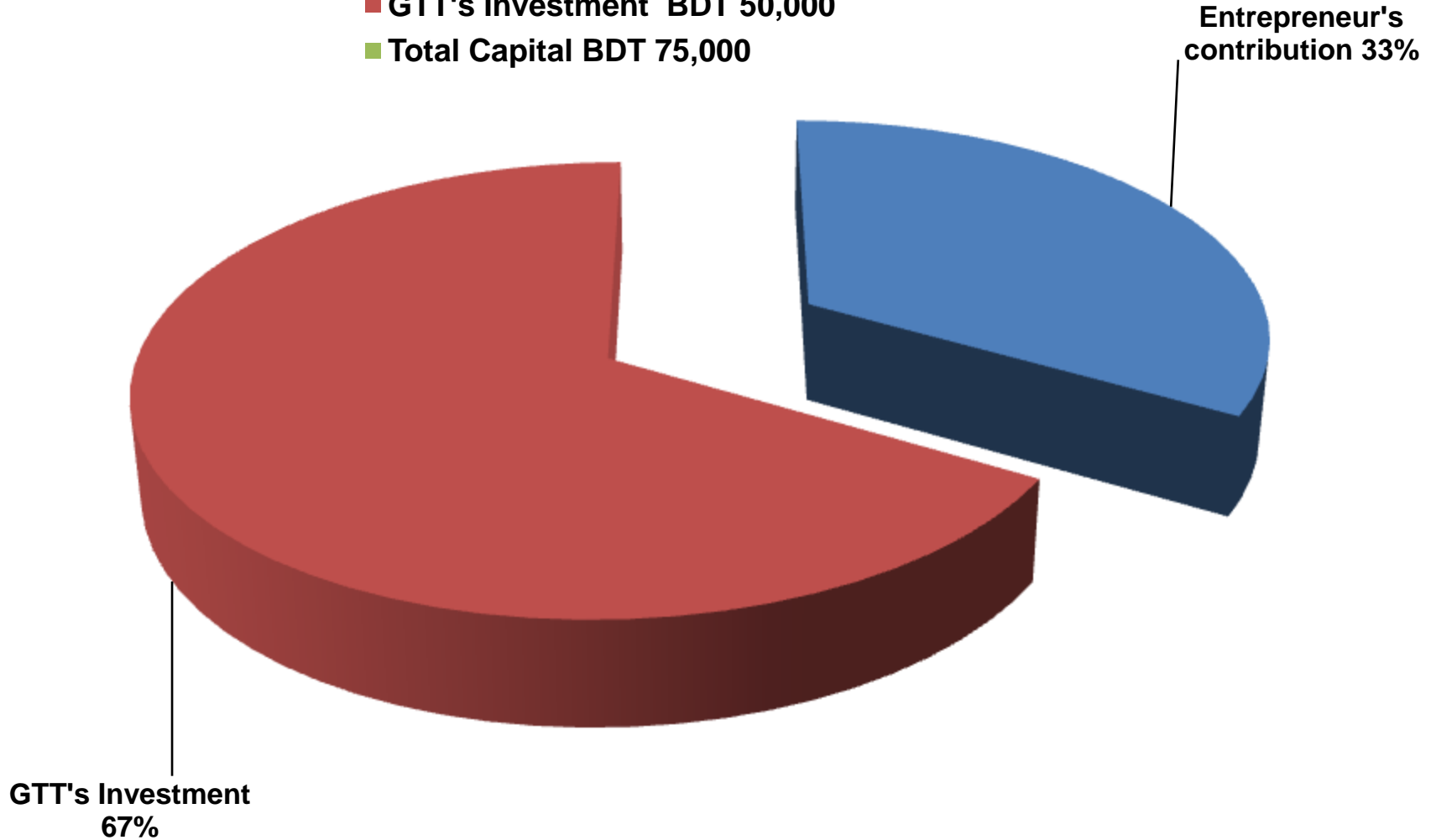
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Income from product	150	4,200	50,400
Income from photocopy	80	2,240	26,880
Income from Computer & photo studio services	150	4,200	50,400
Income from song download	150	4,200	50,400
Total Sales income (A)	530	14,840	178,080
Cost of product	120	3,360	40,320
Cost of photocopy	40	1,120	13,440
Cost of computer & photo studio services	75	2,100	25,200
Cost of song download	30	840	10,080
Total cost of Sales (B)	265	7,420	89,040
Gross Profit (C) [C=(A-B)]	265	7,420	89,040
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent		200	2,400
Mobile bill		300	3,600
Night Guard bill		50	600
Convenyance bill		200	2,400
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		420	5,035
Total Operating Cost (D)		5,470	65,635
Net Profit (C-D):		1,950	23,405

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (charger, battery, casing, head phone, button cover, screen paper, cable etc.)	Investment in products (charger, battery, casing, head phone, button cover, screen paper, cable etc.)	2,648	30,000	32,648
Investment in products (Stationary-exercise book, pen, pencil, offset paper etc.)		-	20,000	20,000
Investment in Machineries (computer set - 01, Scanner & photocopy machine - 01, printer - 01, camera - 02, fan-01 and bulb-01 etc.)		32,900	-	32,900
Cash in hand		542	-	542
Debtors		1,790	-	1,790
GB loan outstanding		(13,880)	-	(13,880)
Decoration (fixture and fittings)		1,000	-	1,000
Shop (Govt. Place).		-	-	-
Total Capital		25,000	50,000	75,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 25,000
- GTT's Investment BDT 50,000
- Total Capital BDT 75,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Income from product	450	12,600	151,200	518	14,490	173,880	569	15,939	191,268
Estimated Income from photocopy	120	3,360	40,320	138	3,864	46,368	152	4,250	51,005
Income from computer & photo studio services	180	5,040	60,480	207	5,796	69,552	217	6,086	73,030
Estimated Income from song download	165	4,620	55,440	182	5,082	60,984	200	5,590	67,082
Total estimated Sales income (A)	915	25,620	307,440	1,044	29,232	350,784	1,138	31,865	382,385
Cost of product	360	10,080	120,960	414	11,592	139,104	455	12,751	153,014
Cost of photocopy	60	1,680	20,160	69	1,932	23,184	76	2,125	25,502
Cost of computer & photo studio services	90	2,520	30,240	104	2,898	34,776	109	3,043	36,515
Cost of song download	33	924	11,088	36	1,016	12,197	40	1,118	13,416
Total cost of Sales (B)	543	15,204	182,448	623	17,438	209,261	680	19,037	228,448
Gross Profit (C) [C=(A-B)]	372	10,416	124,992	421	11,794	141,523	458	12,828	153,937
Less: Operating Cost:									
Electricity bill		400	4,800		600	7,200		800	9,600
Shop Rent		200	2,400		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		650	7,800
Night Guard bill		50	600		80	960		80	960
Convenyance bill		200	2,400		250	3,000		280	3,360
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-Self		4,500	54,000		5,000	60,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,600	19,200
Non Cash Item:									
Depreciation Expenses		420	5,035		420	5,035		420	5,035
Total Operating Cost (D)	-	7,903	92,835	-	8,983	107,795	-	9,863	118,355
Net Profit (C-D):	-	2,513	32,157	-	2,811	33,728	-	2,965	35,582
Retained Income			32,157			65,885			101,467

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	34,157	37,728	39,582
1.3	Depreciation Expenses	5,035	5,035	5,035
1.4	Opening Balance of Cash Surplus	-	13,312	32,075
	Total Cash Inflow	89,192	56,075	76,692
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Payback to GB loan outstanding	13,880		
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	75,880	24,000	24,000
3.0	Total Cash Surplus	13,312	32,075	52,692

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training
- working experiences (4yrs)

WEAKNESS

- Less Stock.
- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Increasing demand;
- Only 1 (one) same shop around his locality;
- One primary School & One high School located beside the shop;
- The Capital of the entrepreneur will be BDT 126,467 after 3 years excluding payback of investor's money.

THREATS

- Load Shading;
- Fire;
- Sudden mechanical failure;
- Local Competitor may increase in the future;

Presented at 8th In-house Executive Social Business Design Lab
on August 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





दिनांक	विवरण	रकम	प्रतिशत	शुद्ध	जमा
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	0	20 20 80	200
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	189	200	2620
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	0	20 20 80	2000
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	0	20 20 80	2080
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	200	20 20 80	2000
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	258	20 20 80	420
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	0	22 29 32	2090
Akhil chandra shile Father - Vobenshik Mother - Zamuna Rani Vill - Shalbari, Post - Rambari Tn - Nianotpur Dist - Nagaur UP - Jnabar street mori Pura.					

दिनांक	विवरण	रकम	प्रतिशत	शुद्ध	जमा
20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	0	20 20 80	2000
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20.04.20	मानवगत - 200x20% लक्ष्मी - 200x20% समानता - 200x20% अज्ञेय - 200x20%	200	0	22 29 32	2090

অংগিকার নামা

আমি শ্রী অখিল চন্দ্র শীল , গ্রামঃ শালবাড়ী , পোষ্টঃ রামবাড়ী , থানাঃ নিয়ামতপুর , জেলাঃ নওগাঁ ।

আমার একটা ছোট্ট দোকান আছে আমাদের বাজারে , আমার দোকানের নাম 'অখিল কম্পিউটার এন্ড ফটোকপি' আমি আমার প্রতি ও আমার ব্যাবসার প্রতি অনেক বিশ্বাস নিয়ে আমাদের বাজারে সরকারি জমির উপর একটা জায়গা নিয়ে ব্যাবসা করে চলেছি প্রায় ৩-৪ বছর ধরে । এখনো পর্যন্ত কোন স্থান পরিবর্তনের ঘোষণা হয়নি । আর যদিও স্থান পরিবর্তনের সময় আসে তাহলে আমি অন্য একটা জায়গা নিয়ে সেখানে ব্যাবসা করবো । ব্যাবসায় আমার জীবনের একমাত্র লক্ষ ।

অংগিকার কারির স্বাক্ষর





ইউ.পি. ফরম - ১৩

শ্রীমন্তপুর ইউনিয়ন

ডাকঘর : রামকুড়া
 উপজেলা : নিয়ামতপুর, জেলা : নওগাঁ।
 অর্থ বৎসর ২০২৪ - ২০২৫ ইং

পারিষদ

ট্রেড লাইসেন্স

বহি নং- ০২

ক্রমিক নং- 16

লাইসেন্স নম্বর ২৬৫

তারিখ : ০৬-০৬-২০২৫

লাইসেন্সধারীর/ব্যবসা প্রতিষ্ঠানের নাম : আখিল কম্পিউটার এন্ড ফটোকপিপিতা/স্বামী/স্বত্বাধিকারীর নাম : আখিল চন্দ্রশীলঠিকানা : মোকাম : ভবেন চন্দ্রশীল

উপজেলা : নিয়ামতপুর, জেলা : নওগাঁ।

ডাকঘর : রামকুড়াপেশার ধরন : কম্পিউটার এন্ড ফটোকপি

২০২৪ ইং হতে ৩০ শে জুন/ ২০২৫ ইং তারিখ পর্যন্ত বৈধ

ফিস প্রদানের পরিমাণ টাকা = ২০০/- (কথায় : দুই শত টাকা)। প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এ লাইসেন্স প্রদান করা হলো।

তারিখ : ০৬/০৬/২০২৫


 চেয়ারম্যানের দস্তখত
 মোঃ আলমগাম (স্বাক্ষর)
 চেয়ারম্যান
 শ্রীমন্তপুর ইউনিয়ন পরিষদ
 পোঃ রামকুড়া, নিয়ামতপুর, নওগাঁ।



গ্রামীণ ব্যাংক

মহাজ্ঞানের দাশবই

নাম শ্রীমতি হুমায়ুন বেনী

কেন্দ্রের নাম কামাল বড়ি বৈষ্ণব

শাখা



Thank You