

Proposed NU Business Name: **AKOTA TELECOM & ELECTRONICS**



Project identification and prepared by: Atikur Rahman,
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOMIN MIA
Age	:	03-07-1992(23 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Nalua P.O: Nikrail P.S: Bhuapur, 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	:	RAWSHONA BEGUM
(iii) Father's name	:	MD.RAHIZ UDDIN
(iv) GB member's info	:	Branch: Nikrail BhuapurCentre # 43 (Female), Member ID: 2944, Group No: 01 Member since: 24-09-1987 to 2007 (20 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 0/- Outstanding loan: 0
(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	:	Four years experience in running business. He has Two years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01740-091689
Mother's Contact No.	:	01710-325987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. **Rawshona Begum** joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	Akota Telecom & Electronics
Location	:	Nikrail Bazar, Kalihati, Tangail.
Total Investment in BDT	:	BDT 1,30,000
Financing	:	Self BDT 80,000 (from existing business) 62% Required Investment BDT 50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 15 ft = 180 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like: Bulb, fan, switch board, headphone, charger etc.▪ Average 15% gain on sale.▪ The business is operating by entrepreneur.▪ The shop is rented.▪ Collects goods from Elenga Bazar.▪ Agreed grace period is 4 months.

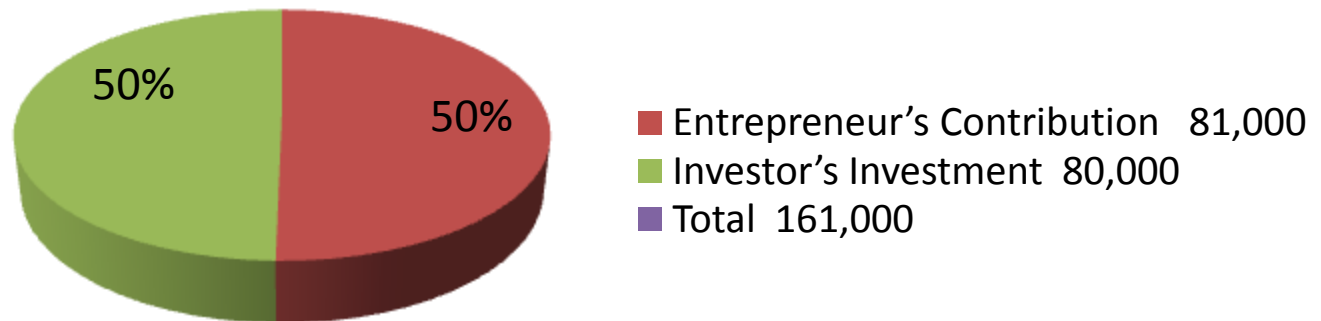
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bulb,fan,switch board,headphone, etc.	1500	45000	540000
Servicing	100	3000	36000
Flexiload	65	1950	23400
Total Sales (A)	1665	49950	599400
Less Variable Expense			
Bulb,fan,switch board,headphone, etc.	1275	38250	459000
Total variable Expense (B)	1,275	38250	459000
Contribution Margin (CM) [C=(A-B)	390	11700	140400
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,400	88800
Net Profit (E)= [C-D]		4,300	51600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ceiling Fan (150x 1500tk)	27,500	15,000	42,500
Bulb,Charger,Socket	10,000	9,000	19,000
Wall clock,switch board.	10,500	5,000	15,500
Cable,cut Out,	9,000	3,000	12,000
Remote,Memory,Headphone	7000	7,500	14,500
Hub stand	8000	10,500	18,500
Juri Fan	8000		8,000
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Bulb,fan,switch board,headphone, etc.	2200	66000	792000	831600
Servicing	100	3000	36000	37800
Flexiload	80	2400	28800	30240
Total Sales (A)	2380	71400	856800	899640
Less Variable Expense				
Bulb,fan,switch board,headphone, etc.	1870	56100	673200	706860
Item				
Total variable Expense (B)	1,870	56100	673200	706860
Contribution Margin (CM) [C=(A-B)	510	15300	183600	192780
Less Variable Expense				
Rent		1,000	15,000	15,000
Electricity bill		500	6000	6200
Transportation		650	7,800	7,800
Salary (Self)		5000	60000	60000
Salary(Staff)				0
Entertainment		400	4800	4800
Generator		0	0	0
Guard		0	0	0
Mobile bill		400	4800	4800
Total fixed cost (D)		7,950	98,400	98,600
Net Profit (E)= [C-D]		7350	88200	94,180
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	88,200	94,180
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		40,200
	Total Cash Inflow	188200	134380
2	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	148,000	48000
3	Net Cash Surplus	40,200	86380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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

একতা
টেলিকম এন্ড ইলেকট্রিক
সিকারিটাস বাজার, ধুৱাপুর, ঢাকা-১১০

35G

ডায়াল *৮৪৪৪*



একতা

টেলিকম এন্ড ইলেকট্রিক ও স্যানেটারী

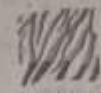
শ্রোঃ মোঃ মোমিন মিয়া

এখানে, মোবাইল সেট, ব্যাটারী, চার্জার, ক্যাচিং, সিম, প্রি-পেইট কার্ড সহ যাবতীয় ইলেকট্রিক সামগ্রী ও স্যানেটারীর মালামাল পাইকারী ও খুচরা বিক্রয় করা হয়।
বি: দ্র: মোবাইল সার্ভিসিং এবং ইলেকট্রিক ও প্রাচীরের কাজ করা হয়।



প্রয়োজনে পাশে
বিকাশ

bKash
একটি ব্র্যাক ব্যাংক প্রতিষ্ঠান



নতুন শিল্প কল

একটি ব্র্যাক ব্যাংক প্রতিষ্ঠান



যে কোন
নাথানে

একটি ব্র্যাক ব্যাংক প্রতিষ্ঠান



Advertisement for Banglalink services, featuring a map of Bangladesh and various service icons.

Advertisement for Banglalink, featuring the text "banglalink" and "RICH LIFE COME WITH IT" along with images of a man and a woman.









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FAMILY PICTURE

