

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



Project identification and prepared by: Md. Lokman Hakim,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



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

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

Name	:	<b>MD BIDDUT</b>
Age	:	19-01-1995 (21 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother And 01 Sister
Address	:	Vill: Horidagasi, P.O: Keshorhat, P.S: Mohanpur. Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	<b>MD TAZMUL HAQUE</b>
(iv) GB member's info	:	Branch: Rayghati, Centre # 71 (Female), Member ID:5593, Group No: 02 Member since: 22-06-2010 (6 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 47,800/-
(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	:	Two years experience in running business. He has training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-888411
Mother's Contact No.	:	01763-843473
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMENA BEGUM** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AKASH TELICOM</b>
Location	:	Keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT 97,000/-
Financing	:	Self BDT 37,000(from existing business) 38% Required Investment BDT 60,000(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Mobile Charger, Battery, Head Phone, Chasing, Memory Card, Pen Draiv, Skin Paper Card rider etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in renting place.</li> <li>▪Collects goods from Rajshahi.</li> </ul> <p>Agreed grace period is 3 months</p>

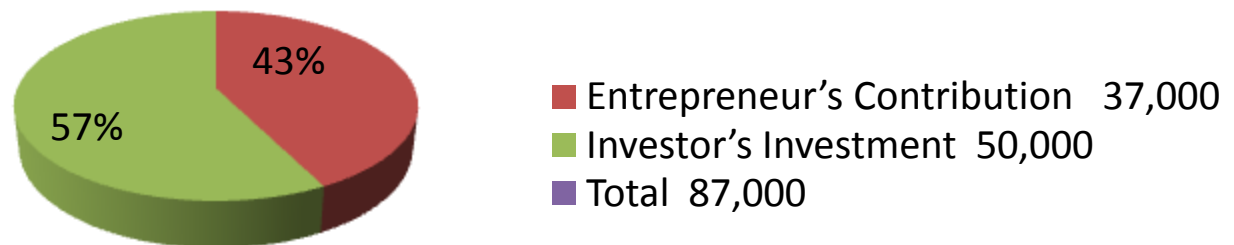
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electronics item	500	15,000	1,80,000
Income Of Sarvesing	300	9,000	1,08,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Variable Expense</b>			
Electronics item	400	12,000	1,44,000
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>1,44,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>1,44,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Mobile Bill		150	1,800
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard Bill		150	1,800
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Charger(40p x 80)	3,200	4,000	7,200
Head Phone (50p x 100)	5,000	10,000	15,000
Battery(80p x 250)	20,000	25,000	45,000
Casing(30p x 30)	900	-	900
Pen Drive(5p x 450)_	2,250	9,000	11,250
Memory Card(10px 300)	3,000	-	3,000
Skin Paper920px 30)	600	2,000	2,600
Card Rider( 30px 50)	1,500		1,500
<b>Total</b>	<b>37,000</b>	<b>50,000</b>	<b>87,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Electronics item	1,500	45,000	5,40,000	5,67,000
Income Of Surveying	300	9,000	1,08,000	1,13,400
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>5,40,000</b>	<b>5,67,000</b>
<b>Less. Variable Expense</b>				
Electronics item	1,200	36,000	4,32,000	4,53,600
<b>Total variable Expense (B)</b>	<b>1,200</b>	<b>36,000</b>	<b>4,32,000</b>	4,53,600
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		500	6,000	6,500
Mobile Bill		250	3,000	3,500
Transportation		1,000	12,000	15,000
Salary (self)		4,000	48,000	48,000
Entertainment		300	3,600	4,000
Guard Bill		1,50	1,800	2,000
<b>Total Fixed Cost</b>		<b>6,200</b>	<b>74,400</b>	<b>79,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,800</b>	<b>1,41,600</b>	<b>1,47,800</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,41,600	1,47,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,11,600
	<b>Total Cash Inflow</b>	<b>1,91,600</b>	<b>2,59,400</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,11,600</b>	<b>2,29,400</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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# FAMILY PICTURE

