

Proposed NU Business Name: **ATIK TELECOM**



Project identification and prepared by: Md Najim Uddin,
Nagoprur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ATIK HASAN
Age	:	12-10-1994 (23 Years)
Education, till to date	:	Class 9
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Laru Gram, P.O: Pongbai jora. P.S: Nagorpur, 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	:	MOST. SHEFALY
(iii) Father's name	:	MD IMARAT KHAN
(iv) GB member's info	:	Branch: Mamun Nogor Nagorpur, Centre # 12 (Female), Member ID: 1362, Group No: 01 Member since: 8-05-2006 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: BDT 18,100/-
(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.)	:	No
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-578996
Family's Contact No.	:	01762-357694
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ngorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHEFALY joined Grameen Bank since 10 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

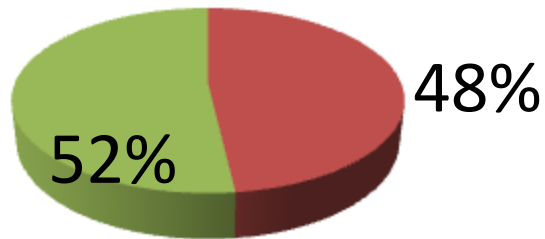
Business Name	:	ATIK TELECOM
Location	:	Pongbai jora, Main road, Nagorpur, Tangail
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 65,000/- (from existing business) 48% Required Investment BDT 70,000/- (as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile item etc.▪Income from servicing.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Ngaorpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile item	1,500	45,000	540,000
Servicing	160	4,800	57,600
Total Sales (A)	1,660	49,800	597,600
Less. Variable Expense			
Mobile item	1,275	38,250	459,000
Total variable Expense (B)	1,275	38,250	459,000
Contribution Margin (CM) [C=(A-B)]	385	11,550	138,600
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		400	4,800
Guard		100	1,200
Transportation		500	6,000
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		4,150	49,800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
BRB Cable	5	1200	6,000	10	1200	12,000	18,000
Display	50	200	10,000	10	200	2,000	12,000
Energy Bulb	25	200	5,000	5	1200	6,000	11,000
Battery	28	290	8,120	0	0	0	8,120
Switch	31	130	4,030	0	0	0	4,030
Socket	2	270	540	0	0	0	540
Charger	15	80	1,200	0	0	0	1,200
Bulb	3	200	600	0	0	0	600
Switch board	15	420	6,300	0	0	0	6,300
Security	1	20000	20,000	0	0	0	20,000
Others	32.1	100	3,210	1	0	0	3,210
Mobile	0	0	0	15	2000	30,000	30,000
Android phone	0	0	0	5	4000	20,000	20,000
Total	207.1		65,000	46		70,000	135,000

Source of Finance



■ Entrepreneur's Contribution 65,000

■ Investor's Investment 70,000

■ Total 135,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile item	2,500	75,000	900,000	945,000	992,250
Servicing	160	4,800	57,600	60,480	63,504
Total Sales (A)	2,660	79,800	957,600	1,005,480	1,055,754
Less. Variable Expense					
Mobile item	2,125	63,750	765,000	803,250	843,413
Total variable Expense (B)	2,125	63,750	765,000	803,250	843,413
Contribution Margin (CM) [C=(A-B)]	535	16,050	192,600	202,230	212,342
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		400	4,800	5,500	6,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		400	4,800	4,800	4,800
Guard		100	1,200	1,200	1,200
Transportation		800	9,600	11,500	13,500
Total Fixed Cost		7,800	93,600	96,900	99,900
Net Profit (E) [C-D]		8,250	99,000	105,330	112,442
Investment Payback			24,000	24,000	24,000

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 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	99,000	105,330	112,442
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		75,000	156,330
	Total Cash Inflow	169,000	180,330	268,772
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	94,000	24,000	24,000
3	Net Cash Surplus	75,000	156,330	244,772

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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











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সহজ অধিকার শাখা

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নাম: মুহাম্মদ আলী

পিতা: মুহাম্মদ আলী


তারিখ: ২২/৩/

বাস: পাট সড়ক হাট

বই নং: ১৩/০৯/১৫

স্বাক্ষর: [Signature]

জাতীয় পরিচয় পত্র



নাম: **MD ATIK HASAN**

পিতা: **মুহাম্মদ আলী**

তারিখ: **১৩-১০-১৯৭৪**

NID No: **19940317665000252**

রক্তের গ্রুপ: **B**

জাতীয় পরিচয় পত্র

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FAMILY PICTURE

