

Proposed NU Business Name: **AKLIMA TELECOM**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FORKAN
Age	:	05-01-1996 (21 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Daulotpur ; P.O: M M Hatt ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHODEZA
(iii) Father's name	:	ABDUR RAHIM
(iv) GB member's info	:	Branch: Dholia, Feni, Centre # 06 (female), Member ID: 3438, Group No: 06 Member since: 2000 to 2008 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(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	:	10 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-221330
Family's Contact No.	:	01813-998820
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEZA joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	AKLIMA TELECOM
Location	:	Dholia Bazar, Feni
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric Item, Mobile Accessories, Servicing etc▪Average 50% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

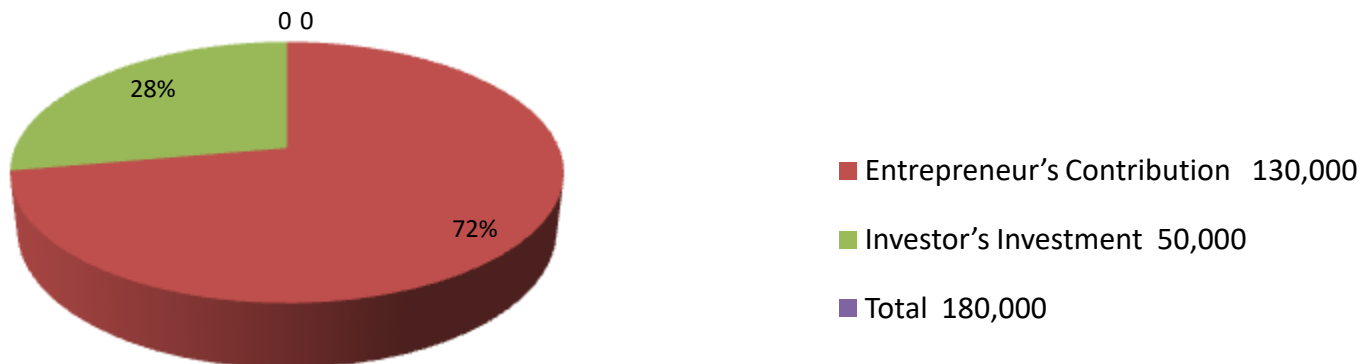
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric Item, Mobile Accessories, Servicing etc	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less Variable Expense			
Electric Item, Mobile Accessories, Servicing etc	750	22,500	270,000
Total variable Expense (B)	750	22,500	270,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		600	7,200
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		30	360
Generator		450	5,400
Mobile bill		300	3,600
Total fixed cost (D)		8,880	106,560
Net Profit (E)= [C-D]		13,620	163,440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cable	5	2250	11,250	10	2250	22500	33,750
Switch	5	150	750	30	150	4,500	5,250
Socket	4	150	600	20	150	3,000	3,600
Holder	7	350	2,450	30	350	10,500	12,950
Energy Balb	40	300	12,000	20	300	6,000	18,000
Multy Plug	10	300	3,000	0	0	0	3,000
Charge Light	8	350	2,800	0	0	0	2,800
Gang Board	15	280	4,200	0	0	0	4,200
Bulb	12	280	3,360	0	0	0	3,360
Mobile Accessories	1	35000	35,000	0	0	0	35,000
Others	1	0	24,590	0	0	3500	28,090
Security			30,000				30,000
Total	108	39410	130,000	110	3200	50,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electric Item, Mobile Accessories, Servicing etc	2,000	60,000	720000	756000	793800
Total Sales (A)	2,000	60,000	720000	756000	793800
Less Variable Expense					
Electric Item, Mobile Accessories, Servicing etc	1,000	30,000	360000	378000	396900
Total variable Expense (B)	1,000	30,000	360000	378000	396900
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		1,200	14,400	15,000	15,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		30	360	360	360
Generator		450	5,400	5,400	5,400
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,580	114,960	116,260	117,560
Net Profit (E)= [C-D]		20,420	245,040	261,740	279,340
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	245,040	261,740	279,340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		225,040	466,780
	Total Cash Inflow	295,040	486,780	746,120
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	225,040	466,780	726,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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

FAMILY PICTURE