



Grameen Kalyan

Proposed NU Business: Akanda Telecom.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mustafa Kamal Vill: Gopinatpur, Post: Bokshimul, Upazilla : Fulpur, District: Mymensingh.
Age	:	27 Years
Marital status	:	Unmarried.
Progeny	:	No
No. of siblings:	:	Three (3) Brothers & Three (3) Sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jubada khatun.
(iii) Father's name	:	Md. Kazim Uddin Akanda.
(iv) GB member's info	:	Branch: Sheirta, Group # 02, Centre # 39/M, Loan no. 4983, Member since: 1990, First loan: Tk. 2,500, Last loan: 70,000, Outstanding: Nil.
Further Information:	:	
(v) Who pays GB loan installment	:	Nu.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	H.S.C

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 8 years experience in running business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01916332022
Birth Certificate	:	6118194054124
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh. (FS-Md.Nur Jamal Haque, ID No:2562)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1990. At first she took GB loan BDT 2,500 (two thousand five hundred) and used the money in household development. Subsequently several times she took GB loan and utilized in agricultural purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Akanda Telecom.
Address/ Location	:	Mali bazaar,Bokshimul, Mymensingh
Total Investment	:	BDT = 2,30,000
Financing	:	Self financing: BDT = 1,50,000 Required Investment: BDT = 80,000 (as equity)
Present salary/drawings from business	:	BDT= 4,000 (four thousand)
Proposed Salary	:	BDT= 6,000 (six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Varies kind of product will be buy & sale. ➤ Estimated sales is @ Tk. 1,500 per day. ➤ Income from B-kash 120/- TK per day. ➤ Income from Flexi load 160/- TK per day ➤ Estimated Profit on mobile accessories sales & studio 25% ➤ Payback period is estimated 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

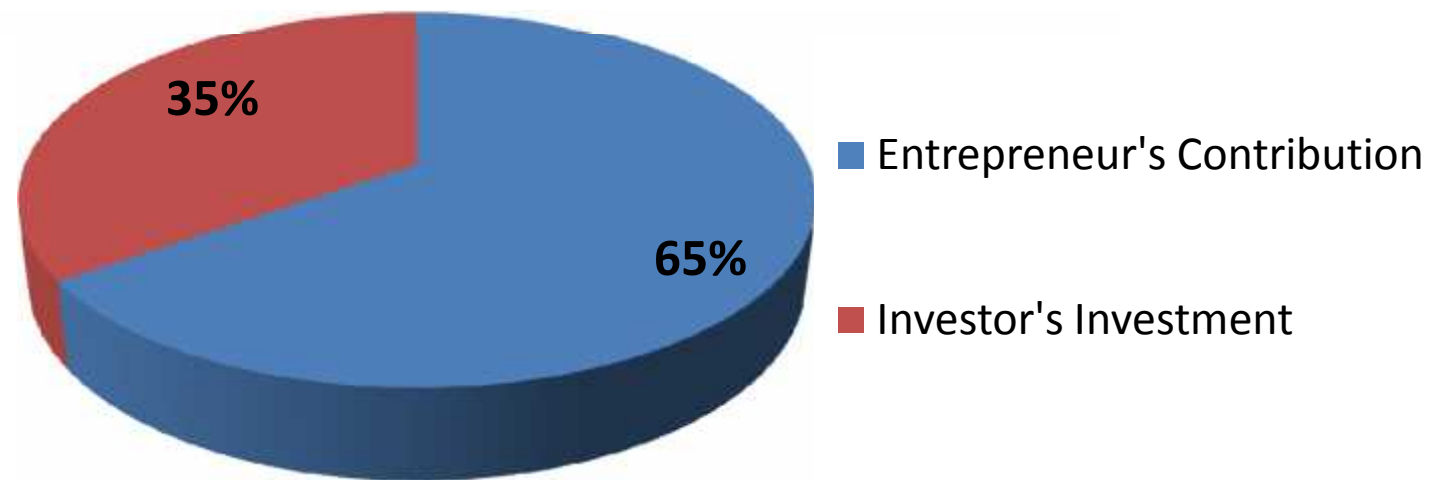
Particulars	Existing Business		
	Daily	Monthly	Yearly
Income form studio	500	12,500	150,000
Income From B-Kash & Flexiload	220	5,500	66,000
(A) Total Revenue	720	18,000	216,000
Cost of studio	275	6,875	82,500
Cost of Sales (B)	275	6,875	82,500
Gross profit (GP) [C=(A-B)]	445	11,125	133,500
<u>Less:Operatin Costs:</u>			
Electricity bill		300	3,600
Shop rent		300	3,600
Transportation		500	6,000
Mobile bill		500	6,000
Present salary		4,000	48,000
Other Expenses		300	3,600
Non Cash Item:			-
Depreciation Expenses		-	4,400
Total Operating Cost (D)		5,900	75,200
(C-D) Net Profit:		5,225	58,300

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Investor	Total Cost (BDT) (1+2)
Furniture & Studio light	20,000	-	20,000
Computer 2	45,000		
Photo copy Machine-2	25,000	-	25,000
Camera-2	18,000	-	18,000
Mobile accessories	-	25,000	25,000
B-kash & Flexi Load	30,000	50,000	80,000
Other materials	2,000	5,000	7,000
Cash in Hand	10,000		10,000
Total	150,000	80,000	230,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	150,000	65
Investor's Investment	80,000	35
Total Investment	230,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Income form studio	1,500	37,500	450,000	1,650	41,250	495,000
Income from B-Kash & Flexi	280	7,000	84,000	308	7,700	92,400
(A) Total Revenue	1,780	44,500	534,000	1,958	48,950	587,400
Cost of studio	1,125	28,125	337,500	1,238	30,938	371,250
Cost of Sales (B)	1,125	28,125	337,500	1,238	30,938	371,250
Gross profit (GP) [C=(A-B)]	655	16,375	196,500	721	18,013	216,150
Less:Operatin Costs:						
Electricity bill		300	3,600		330	3,960
Transportation		500	6,000		550	6,600
Stationary		100	1,200		110	1,320
Shop Rent		500	6,000		550	6,600
Proposed salary-self		6,000	72,000		6,600	79,200
Mobile bill		500	6,000		550	6,600
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses		-	4,400		-	4,840
Total Operating Cost (D)		8,400	105,200		9,240	115,720
(C-D)Net Profit		7,975	91,300		8,773	100,430
Retained Income:			91,300			100,430

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	Year (2)
<u>Cash inflow:</u>		
Opening Balance	10,000	133,300
Capital Infusion by Investor	80,000	-
Sales	534,000	587,400
Total Receipts	624,000	720,700
<u>Cash Outflow:</u>		
Cost of goods sold	337,500	371,250
Operating expenses	105,200	115,720
Return to Investor	48,000	48,000
Total payment	490,700	534,970
Closing Balance	133,300	185,730

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0<input type="checkbox"/> Ownership in his own name.<input type="checkbox"/> Skill & experience.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital.<input type="checkbox"/> Can not Supply Product as per Demand<input type="checkbox"/> Local Competitors.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop.<input type="checkbox"/> Fixed customer.<input type="checkbox"/> Local demand<input type="checkbox"/> Pay back period two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire.

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you

Trade License

ইউঃ পি ফরম-১৩
লাইসেন্স
অর্থ বছর ২০১৫-২০১৬
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
১৫ নং তারাকান্দা ইউনিয়ন পরিষদ কার্যালয়
থানা-তারাকান্দা, উপজেলা-ফুলপুর, জিলা-ময়মনসিংহ

বহি নং- ৬
লাইসেন্স নং- ২২৭
তারিখ ১৫/৮/১৫

লাইসেন্স ধারীর নাম : আকন্দ টেলিকম
স্বোপাইটর : মোস্তাফিজুজ্জামান
পিতা/স্বামীর নাম : কাজিম উদ্দিন আকন্দ
ঠিকানা : মলিও বাকার
পেশার ধরণ : টেলিকম
৩০/৮/২০১৬ ইং তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ : ৫০০
কথায় : অন্তিম বিলায় হাট
তার ব্যবসা/বৃষ্টি/পেশা : মটর মস্টিং
চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

মোঃ আব্দুল মান্নার
চেয়ারম্যান
১৫ নং তারাকান্দা ইউনিয়ন পরিষদ
থানা-তারাকান্দা, ময়মনসিংহ।

My Shop and me











NU With his parents



Thank You