



Grameen Kalyan

Proposed NU Business Name: Ashik Telecom.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ashik Ullah Ashik. Vill: Dhamor, Post: Dhamor, Upazilla : Fulbaria, District: Mymensingh
Age	:	22Years
Marital status	:	married.
Children	:	1 (one) son.
No. of siblings:	:	2brothers & 1 sister.
Parent's and GB related Info	:	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px 10px;">√</div> <div style="border: 1px solid black; width: 50px; height: 20px;"></div> </div>
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Most. Amena Khatun.
(iii) Father's name	:	Md. Joynal Abedin.
(iv) GB member's info	:	Branch: Putijana Fulbaria, Group # 02, Centre # 60/m, Loan no. 6804/1, Mymensingh, Member since: 2007, First loan: Tk. 10,000, Existing loan: 48,000, Outstanding:41,000
Further Information:	:	No
(v) Who pays GB loan installment	:	Nil
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	
Education, till to date	:	SSC

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 4 years work experience in running business.
Other Own/Family Sources of Income	:	Father's income from agricultural farming).
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01712 –957170.
N ID	:	19946112059000139
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 10,000 (ten thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Ashik Telecom.
Address/ Location	:	Dhamor Bazar ,Fulbaria,Mymensingh
Total Investment	:	BDT = 3,11,800
Financing	:	Self financing: BDT = 2,11,800 Required Investment: BDT = 1,00,000 (as equity)
Present salary/drawings from business	:	Self-BDT.3000
Proposed Salary	:	BDT. 4,000(four 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 ,Photocopy Machine & Scanner; ➤ Estimated Bkash & Fle xiload daily transaction @ tk 50,000; ➤ Estimated income @ tk 250 per day from Mobile Banking service & others income on sales @ tk20%; ➤ Estimated average profit from mobile service @ tk.4.5% on per thousand; ➤ Estimated sales mobile accessories & others is about @ Tk. 1,000 per day; ➤ Pay back period is 3 years; ➤ Expected date to expand the project in March,2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

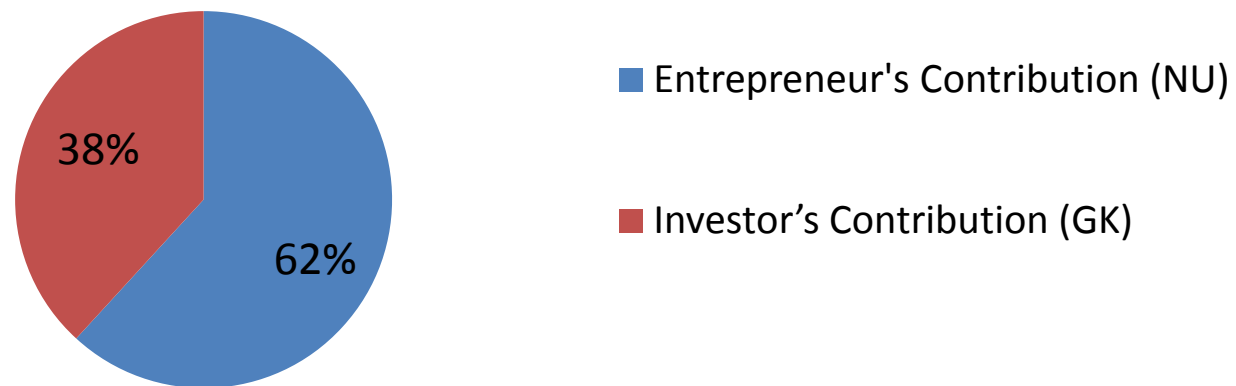
Particulars	Existing Business		
	Daily	Monthly	Yearly
Product sales	500	12500	150000
Income from computer service (Studio, Print, Memory card load)	100	2500	30000
Income from Mobile banking sales	200	5,000	60,000
Total Revenue(A)	800	20,000	240,000
Total Cost of Sales (B)	400	10,000	120,000
Gross profit (GP) [C=(A-B)]	400	10,000	120,000
Less: Operating Costs:			
Electricity bill		300	3,600
Shop rent		800	9,600
Salary-self		3,000	36,000
Transportation		100	1,200
Mobile bill		200	2,400
Other Expenses		50	600
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		4,450	57,400
(C-D) Net Profit:		5,550	62,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	20,000	-	20,000
Furniture	10,000	-	10,000
Computer,printer,Camera	40,000		40,000
Scanner		10,000	
bkash	50,000		50,000
Photocopy Machine-1		50,000	
Flexiload (Gp,BL,robi,airtel.teletalk)	10,000	10,000	20,000
Mobile 4 pcs for flexiload & Mbanking service	2,000		2,000
Sim Card (gp-17+airtel-7+BL-8)	4,800	5,000	9,800
Memory card,batery,charger	10,000	15,000	25,000
Electric Product(cable,Charger,energy light,holder,socket,switch,board etc)	5,000	10,000	15,000
Cash in Hand	10,000	-	10,000
Total	161,800	100,000	261,800

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	161,800	62
Investor's Contribution (GK)	100,000	38
Total Investment	261,800	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Mobile accessories & others sales	1,000	25,000	300,000	1,100	27,500	330,000	1,210	30,250	363,000
Income from Mobile banking Service	250	6,250	75,000	275	6,875	82,500	303	7,563	90,750
Income from computer service (Studio,Print,Memory card load)	150	3,750	45,000	165	4,125	49,500	182	4,538	54,450
(A) Total Revenue	1,400	35,000	420,000	1,540	38,500	462,000	1,694	42,350	508,200
(B) Total Cost of Sales	800	20,000	240,000	880	22,000	264,000	968	24,200	290,400
Gross profit (GP)= [C (A-B)]	600	15,000	180,000	660	16,500	198,000	726	18,150	217,800
Less: Operating Costs:									
Electricity bill		400	4,800		420	5,040		441	5,292
Transportation		200	2,400		210	2,520		221	2,646
Shop Rent		800	9,600		840	10,080		882	10,584
Proposed salary-self		4,000	48,000		4,200	50,400		4,410	52,920
Mobile bill		300	3,600		315	3,780		331	3,969
Other Expenses		200	2,400		210	2,520		221	12,000
Non Cash Item:									
Depreciation Expenses			5,000			5,000			5,000
Total Operating Cost (D)		5,900	75,800		6,195	79,340		6,505	92,411
(C-D)Net Profit		9,100	104,200		10,305	118,660		11,645	125,389
Retained Income:			104,200			118,660			125,389

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	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	174,200	252,860
Capital Infusion by Investor	100,000		
Sales	420,000	462,000	508,200
Total Receipts	530,000	636,200	761,060
<u>Cash Outflow:</u>			
Cost of goods sold	240,000	264,000	290,400
Operating expenses	75,800	79,340	92,411
Return to Investor	40,000	40,000	40,000
Total payment	355,800	383,340	422,811
Closing Balances	174,200	252,860	338,249

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Trade license: Own name;<input type="checkbox"/> Skill & experience: 4 years	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital.
<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 is three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Local competitor.

Presented at 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Pictures

My Shop and me

















NU With His Mother



Trade License

ইউপি ফরম-১৩

পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৫-২০২৬

ক্রমিক নং

17

বই নম্বর : ২

লাইসেন্স নম্বর : ১৭

লাইসেন্সধারীর নাম : মোঃ আমিন হোসেন

পিতা/স্বামীর নাম : মোঃ মোঃ আমিন হোসেন

ঠিকানা : মোঃ আমিন হোসেন

পেশার ধরন : মোঃ আমিন হোসেন

৩০ জুন/২০২৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০৫ কথায় : (২০০৫ টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৪/০২/২০২৫

মোঃ আমিন হোসেন
চেয়ারম্যান/উপ চেয়ারম্যান
উপজেলা পরিষদ
মুন্সিগঞ্জ

Thank You