

A Nobin Udyokta Project

A.K. Telecom and Electronics



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath

GRAMEEN TRUST

Presented by
Md. Abdul Kuddus

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Abdul kuddus
Age	:	07-09-1994 (22 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brother and 1 Sister
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. Nasima Akter
(iii) Father's name	:	Md. Khorshed Alam
(iv) GB member's info	:	Member since: 02/03/2000 - 2010 Branch:Kushura, Centre no.44, Group:05 First loan:5000/- Total Amount Received: Tk. 2,00,000/- Existing loan: N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Telecom Business
Trade License Number	:	0376
Business Experiences and Training Info.	:	1 Years
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01749 949861
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2000. At first his mother took a loan amount of 5000 BDT from Grameen Bank. She invested the money in agriculture. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	A K Telecom and Electronics Telecom
Address/ Location	:	Kushura Bazaar, Dhamrai,Dhaka
Total Investment in BDT	:	250,000
Financing	:	Self BDT : 200,000 (from existing business) - 80% Required Investment BDT : 50,000 (as equity) - 20 %
Present salary/drawings from business (estimates)	:	BDT 4,500
Proposed Salary	:	BDT 6,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Furniture and Fan	25,000		
Mobile Set (4)	4,000		
Hot Air Gun	4,000		
stable plunger	2,000		
Computer	30,000		
Presents Goods item: (*)	120,000		
Advance	25,000		
			200,000
Proposed Stock Items:		50,000	50,000
Total Capital	200,000	50,000	250,000

N.B: Details of Present stock (*) & proposed () items have enclosed in next slide.**

PRESENT & PROPOSED INVESTMENT Breakdown



Present Stock item	
Product name	Amount
Mobile charger(100)	8000
Battery (Onik) (70)	17,500
Charger (20)	2000
Bulb (25)	1000
Memory Card (20)	6000
SIM Card (120)	12000
Head Phone (60)	7200
Mobile Handset (06)	15,000
Mobile catching (50)	2500
Skin Paper (70)	2500
Flexi Load (GP, Robi,Airtel Banglalink)	15,000
Mobile card	20,000
Card reader (20)	1200
Bkash	10,100
Total Present Stock	120,000

Proposed stock item	
Product Name	Amount
Charger (30)	3000
Memory Card (30)	9000
Head Phone (50)	6000
Auto Charger (20)	2000
Mobile Handset (20)	30,000
Total Proposed Stock	50,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1500	45000	540,000
<i>Less: Cost of sale (B)</i>	1350	40500	486,000
Profit from sale 10% (A-B)= [C]	150	4500	54000
Income from Service	150	4500	54000
Gross Profit	300	9000	108000
<i>Less: Operating Costs</i>			
Electricity bill		200	2400
Night Guard Bill		100	1200
Mobile Bill		200	2400
Salary from Business		4500	14,400
Shop Rent		1200	48000
Others (Entertainment)		100	1200
<i>Non Cash Item:</i>			
Depreciation Expenses(65,000*15%)		813	9,756
<i>Total Operating Cost (D)</i>		7,113	85,356
Net Profit (C-D):		1,887	22,644

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2500	75,000	900,000	3000	90,000	10,80,000
Less: Cost of Sale (B)	2250	67,500	810,000	2700	81,000	9,72,000
Profit from sale 10%	250	7500	90,000	300	9000	108,000
Income from service, Flexi load	250	7500	90,000	275	8250	99,000
Gross Profit	500	15,000	1,80,000	575	17,250	207,000
Less operating cost :						
Electricity bill		200	2400		300	3600
Night Guard Bill		100	1200		200	2400
Salary from Business		6000	72000		6000	72000
Shop Rent		1200	14400		1200	14400
Mobile Bill		200	2400		300	3600
Others		100	1200		200	2400
Non Cash Item:						
Depreciation Expense		813	9756		813	9756
Total Operating Cost (D)		8,613	103,356		9013	108,156
Net Profit (C-D) = (E)		6,387	76,644		8,237	98,844
GT payback		30,000			30,000	
Retained Income:		36,644			58,844	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	0
1.2	Net Profit	76,644	98,844
1.3	Depreciation (Non cash item)	9,756	9,756
1.4	Opening Balance of Cash Surplus	0	56,400
	Total Cash Inflow	1,86,400	1,65,000
2.0	Cash Outflow		
2.1	Purchase of Product	100,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	1,30,000	30,000
3.0	Net Cash Surplus	56,400	1,35,000



STRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 16 hours shop open
- No loan against business
- Located beside Road

WEAKNESS

- Lack of investment

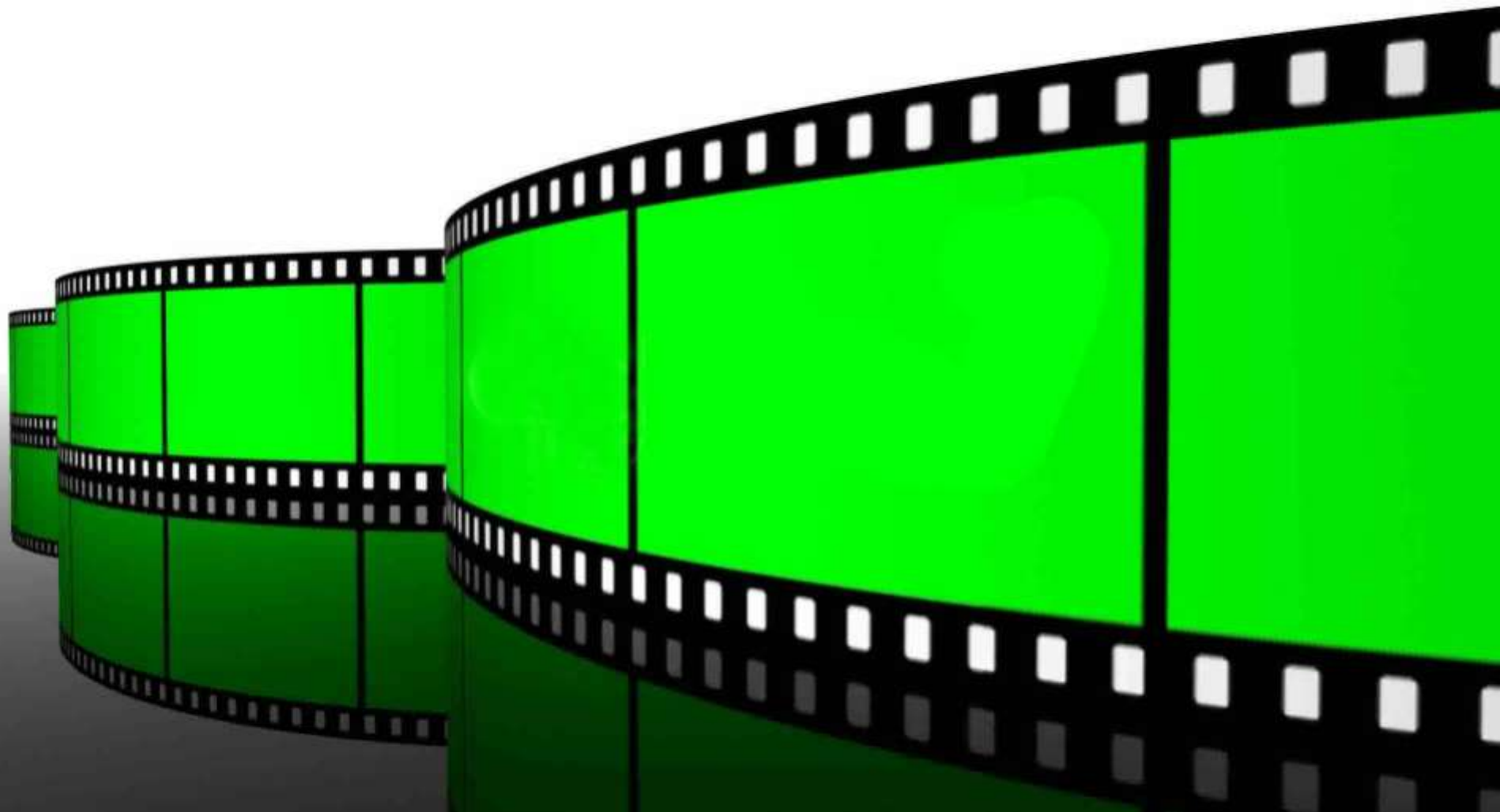
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

THREATS

- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs



Photographs



Photographs



Photographs



Photographs



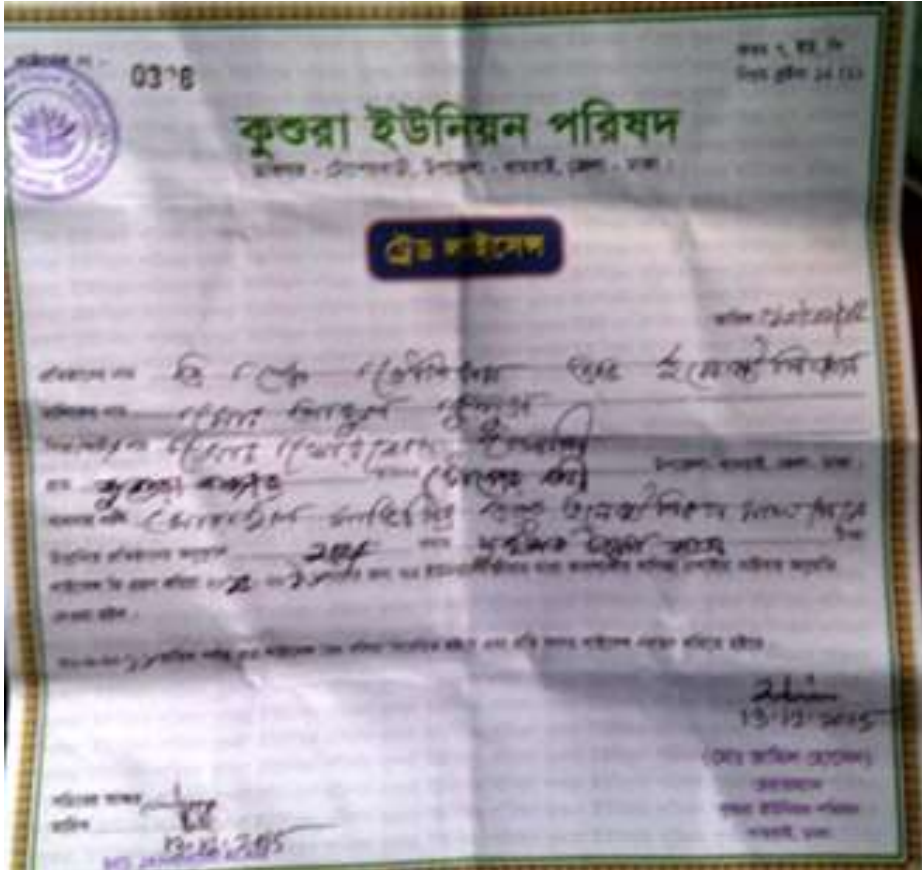
Photographs



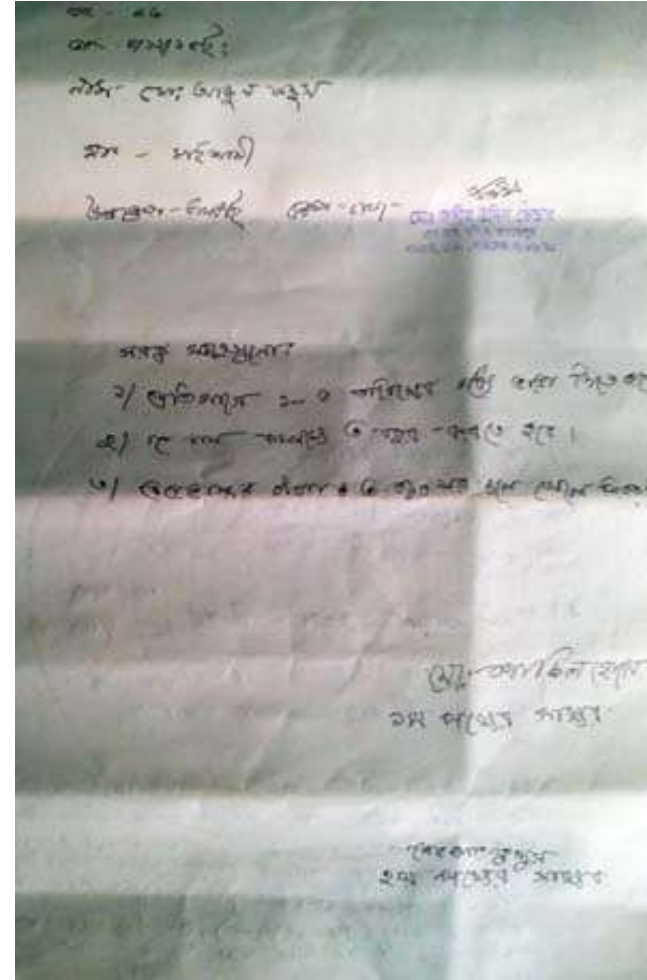
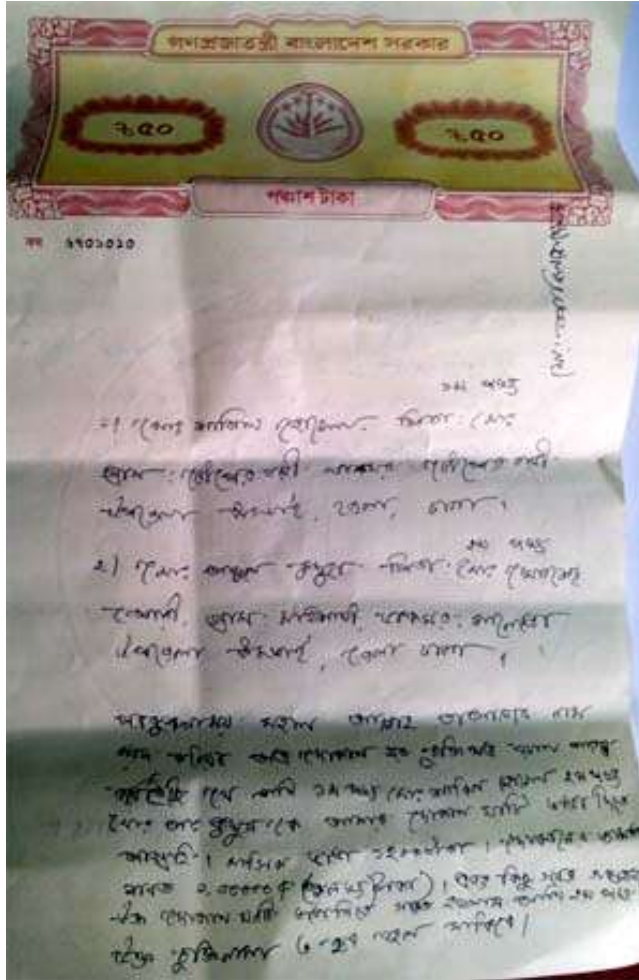
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Presented at
14th Internal Design Lab
on July 9, 2015 at GT

