

Proposed NU Business Name: **JAHANGIR TALICOM**



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Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. OAHADUL ISLAM
Age	:	05-02-1992(25 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 Son, 1daughter.
No. of siblings:	:	3 Brothers .
Address	:	Vill: Gobindopur,P.O Sitlai ,P.S: poba, Dist: Rajshahi
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. SALINA BEGUM
(iii) Father's name	:	MD. JAHANGIR ALOM
(iv) GB member's info	:	Branch: Damkura , poba, Centre # 73(Female), Member ID: 3765/2, Group No: 04 Member since 27-04-2014 to till now.(3 Years) First loan: BDT 20,000/=
Further Information:		Existing Loan: BDT 30,000/=, Outstanding loan: 14585.
(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	:	04 years experience in running business. .
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01964-243732
Mother's Contact No.	:	01962-638095
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Rajshahi unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SALINA BEGUM joined Grameen Bank since 03 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHANGIR TALICOM
Location	:	Sitlai bazar
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories and mibile servicing.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The shop is rent▪Agreed grace period is 3 months.

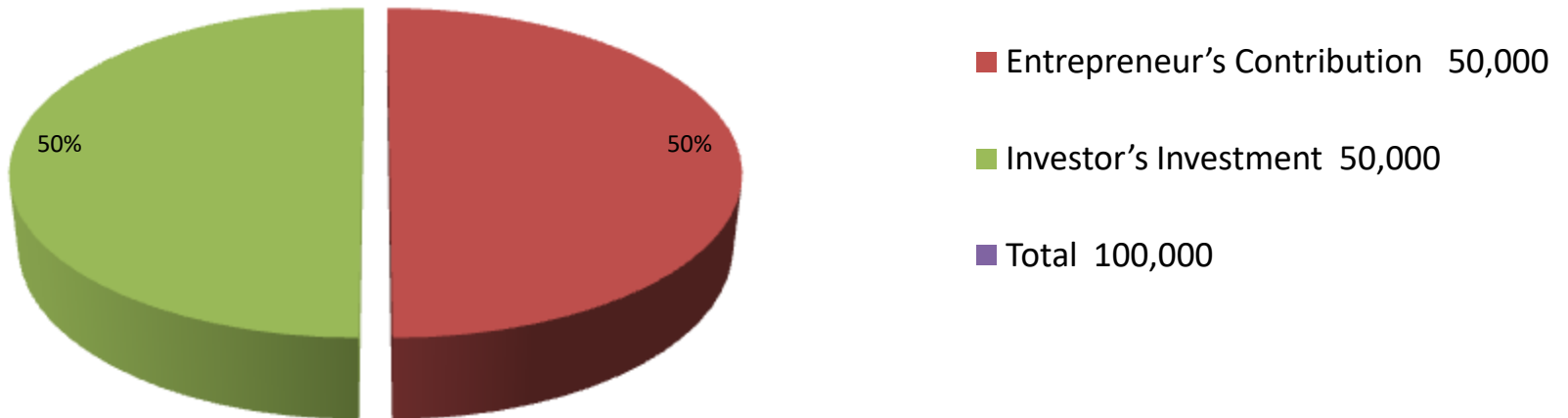
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile and accessories sales(service charge=200)	3,200	96,000	1152000
Total Sales (A)	3,200	96,000	1152000
Less. Variable Expense		0	
Botic,three pcs.etc.	2,700	81,000	972000
Total variable Expense (B)	2,700	81,000	972000
Contribution Margin (CM) [C=(A-B)	500	15,000	180000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			
Transportation		300	3,600
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D)		8,400	100,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile and accessories	50000	50000	100000
Total	50000	50,000	100000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Mobile,accessories and (servicing charge=200)	3700	111000	1332000	1398600	1468530
Total Sales (A)	3700	111000	1332000	1398600	1468530
Less. Variable Expense		0	0	0	0
Mobile,accessories and (servicing charge=200)	3150	94500	1134000	1190700	1250235
Total variable Expense (B)	3150	94500	1134000	1190700	1250235
Contribution Margin (CM) [C=(A-B)]	550	16500	198000	207900	218295
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		6600	79300	79300	79300
Net Profit (E) [C-D]		9900	118700	128600	138995
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	118700	128600	138995
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98700	207300
	Total Cash Inflow	168,700	227300	346295
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	98,700	207300	326295

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Sitalai
Regular customers;

THREATS

Theft
Fire
Political unrest





FAMILY PICTURE

