

Proposed NU Business Name: **JUWEL TELECOM**


হয় দফার আবেদন

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Jamurki Unit, Tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JUWEL RANA
Age	:	10-10-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	married
Children	:	0 Son
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: CHOR PARA P.O: MERRA GHANA PARA P.S: DELDUAR Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MSR MORJINA BEGUM
(iii) Father's name	:	LATE HAFIJUR RAHMAN
(iv) GB member's info	:	Branch: Member ID: Member since:20 First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Brother.
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728811881
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MSR MORJINA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

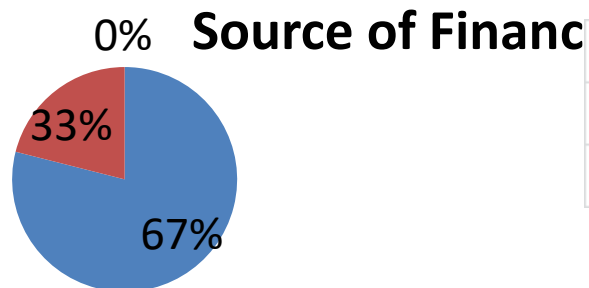
Business Name	:	JUWEL TELECOM
Location	:	Chorpara, delduar , Tangail
Total Investment in BDT	:	BDT 5,19,500/-
Financing	:	Self BDT 349500/-(from existing business) 67% Required Investment BDT 170000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 15,000/-
Size of shop	:	5ft x 18 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪Mobile,chargar, battery,bkash,load, etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile,Chargar,Battary,Cage,Glass Paper, etc	2,700	81,000	972,000
	2,700	81,000	972,000
Less. Variable Expense			
Mobile,Chargar,Battary,Cage,Glass Paper, etc	1,890	56,700	680,400
Total variable Expense (B)	1,890	56,700	680,400
Contribution Margin (CM) [C=(A-B)	810	24,300	291,600
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		-	-
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (stuff)		5,000	60,000
Entertainment		500	6,000
Guard		-	-
Generator Bill		-	-
Mobile Bill		300	3,600
Total fixed Cost (D)		15,300	183,600
Net Profit (E) [C-D)		9,000	108,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bkash			100,000	-	-	100,000	200,000
Mobile	70	1,000	70,000	70	1,000	70,000	140,000
Batrrary	100	200	20,000			-	20,000
charger	50	80	4,000			-	4,000
Mobile cover	100	80	8,000			-	8,000
Remort	100	80	8,000			-	8,000
Fan	5	700	3,500			-	3,500
Cable	6	1,000	6,000			-	6,000
Switch			10,000			-	10,000
other			20,000			-	20,000
scurity			100,000			-	100,000
			349,500			170,000	519,500



Entrepreneur Contribution	349,500
Investors Investment	170,000
Total Investment	519,500

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile,Chargar,Battary,Cage,Glass Paper, etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Mobile,Chargar,Battary,Cage,Glass Paper, etc	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		-	-	-	-
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (stuff)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		-	-	-	-
Generator Bill		-	-	-	-
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		15,300	183,600	183,600	183,600
Net Profit (E) [C-D)		13,500	162,000	170,100	162,000
Payback			64,000	64,000	64,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1	Investment Infusion by Investor	170,000		
1	Net Profit	162,000	170,100	162,000
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		98,000	204,100
	Total Cash Inflow	332,000	268,100	366,100
2	Cash Outflow			
2	Purchase of Product	170,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	64,000	64,000	64,000
	Total Cash Outflow	234,000	64,000	64,000
3	Net Cash Surplus	98,000	204,100	302,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

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