

Proposed NU Business Name: **JUWEL TELECOM AND DECORATOR**

## ২য় দফার আবেদন

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Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD JUWEL RANA</b>
Age	:	04-09-1995 (22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	0 Son
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Pragjani P.O: Borni P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	<b>JAMELA BEGUM</b>
(iii) Father's name	:	<b>MD BABUL MIA</b>
(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.	:	01869-861635
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

**JAMELA BEGUM** joined Grameen Bank since 31 years ago. At first she took 5,000 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	:	<b>JUWEL TELECOM AND DECORATOR</b>
Location	:	Pragjani , delduar Tangail
Total Investment in BDT	:	BDT 351,000/-
Financing	:	Self BDT 221,000/-(from existing business) 72% Required Investment BDT 130000/-(as equity) 28%
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"><li>▪The business is planned to be scaled up by investment in existing</li><li>▪Mobile,chargar, battery,bkash,load, etc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

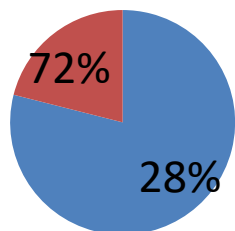
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile,Chargar,Battary,Cage,Glass Paper, etc	2,400	72,000	864,000
	2,400	72,000	864,000
<b>Less. Variable Expense</b>			
Mobile,Chargar,Battary,Cage,Glass Paper, etc	1,680	50,400	604,800
<b>Total variable Expense (B)</b>	<b>1,680</b>	50,400	604,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21,600	259,200
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (stuff)		6,000	72,000
Entertainment		300	3,600
Guard		-	-
Generator Bill		-	-
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,700</b>	<b>164,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,900</b>	<b>94,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chair	100	200	20,000	100	400	40,000	60,000
Table	30	1,000	30,000	20	1,500	30,000	60,000
Plate	200	50	10,000			-	10,000
Desk	10	2,000	20,000			-	20,000
Porda	10	500	5,000			-	5,000
Chada	4	2,000	8,000			-	8,000
Bikash			100,000			60,000	160,000
Battary	30	200	6,000			-	6,000
charger	25	80	2,000			-	2,000
Load			20,000			-	20,000
scurity						-	-
			<b>221,000</b>			<b>130,000</b>	<b>351,000</b>

### 0% Source of Finance



Entrepreneur Contribution	<b>221,000</b>
Investors Investment	<b>130,000</b>
<b>Total Investment</b>	<b>351,000</b>

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Mobile,Chargar,Battary,Cage,Glass Paper, etc	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Less. Variable Expense</b>					
Mobile,Chargar,Battary,Cage,Glass Paper, etc	2,100	63,000	756,000	793,800	833,490
<b>Total variable Expense (B)</b>	<b>2,100</b>	63,000	756,000	793,800	833,490
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27,000	324,000	340,200	357,210
<b>Less. Fixed Expense</b>					
Rent		700	8,400	8,400	8,400
Electricity Bill		400	4,800	4,800	4,800
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (stuff)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	3,600	3,600



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	130,000		
1	Net Profit	159,600	167,580	159,600
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		107,600	223,180
	<b>Total Cash Inflow</b>	<b>289,600</b>	<b>275,180</b>	<b>382,780</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	130,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	52,000	52,000	52,000
	<b>Total Cash Outflow</b>	<b>182,000</b>	<b>52,000</b>	<b>52,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>107,600</b>	<b>223,180</b>	<b>330,780</b>

## *SWOT ANALYSIS*

### **S**TRENGTH

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

### **W**EAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

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

### **T**HREATS

Theft  
Fire  
Political unrest

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বিস্মিতপ্রাণের স্বাক্ষরিতঃ

# জুয়েল টেলিকম এন্ড ডেকোরেটর

শ্রোঃ জুয়েল রানা

এখানে মোবাইল সার্ভিস, গান ডাউনলোড, সকল প্রকার  
রিচার্জ, যে কোন অনুষ্ঠানের ডেকোরেটরের সকল প্রকার  
সরঞ্জাম, ফটোকপি ও ছবি তোলা হয়।



বিঃ দ্রঃ এখানে বিকাশ করা হয়।  bKash  
কোপাখী বাজার, দেলদুয়ার, টাঙ্গাইল। মোবাঃ ০১৯৫৬-৫৩৩১৮০- মোঃ বাবুল মিয়া  
০১৭৪৪-৩৪৫১৪১, ০১৯৯৬-৪৩৪৩০৩- জুয়েল

























