

# Proposed NU Business Name : Jui Telecom



29<sup>th</sup> SB Design Lab (executive session)  
17<sup>th</sup> September, 2014 at Yunus Centre

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Jahangir Alam Vill: Kukhatair, Post: Khamardhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	26 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 (four) brothers and 2 (two) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Julekha Begum Md. Kuddus Ali Bepari Branch: Muktigagar, Centre # 25/mo, Loan no.: 5314, Member since: June 28, 2004, First loan: Tk. 3,000, Existing loan: Nil
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A Yes, since 2006. Nil Nil Nil
Education, till to date	:	SSC pass

## ***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.)	:	12 (twelve) years experiences in this business, started business with BDT 50,000 (fifty thousand). : He has no training
Other Own/Family Sources of Income	:	Father's income from agriculture & Brother's income from Garments job.
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01920199356
NU's national ID number	:	3218895105988
NU Project Source/Reference	:	GTT

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's mother is a GB member Since June 28, 2004. At first his mother took GB loan BDT 3,000 (three thousand). Gradually several times she took GB loan, utilized loan in land leasing and purchase of cow.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Jui Telecom</b>
Address/ Location	:	Bangla bazar, Sagata, Ghaibandha
Total Investment in BDT	:	<b>BDT 390,000</b>
Financing	:	Self BDT <b>240,000</b> (from existing business) Required Investment BDT <b>150,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>4,000</b> (four thousand)
Proposed Salary	:	BDT <b>4,000</b> (four thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin		(i) On an average 15%
(ii) Estimated % of proposed gross profit margin		(ii) On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)		(iii) Keeping adequate sand and ensure source of water with precaution.

# ***INFO ON EXISTING BUSINESS OPERATIONS***

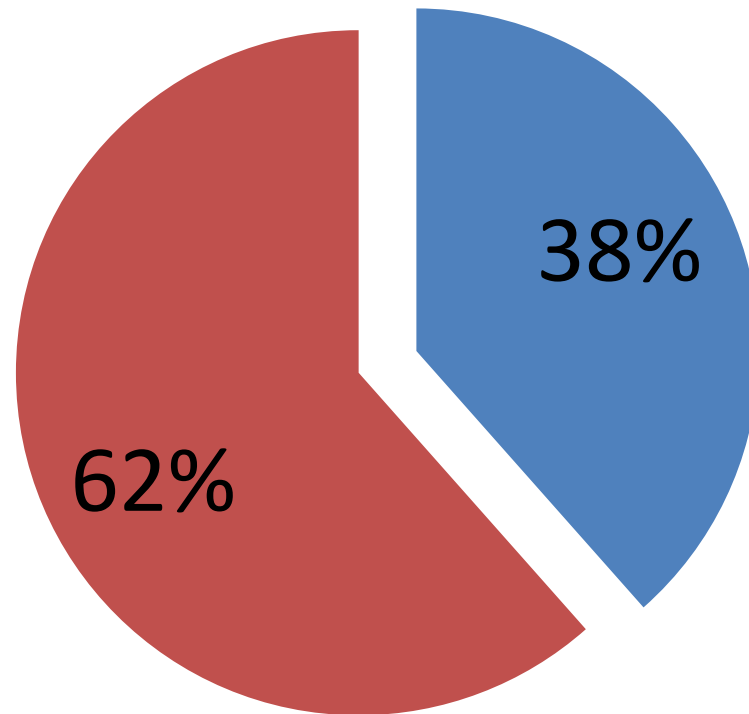
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3,000	78,000	936,000
Commission from DBBL Mobile Banking & Bkash	160	4,160	49,920
<b>Total Sales/commission (A)</b>	<b>3,160</b>	<b>82,160</b>	<b>985,920</b>
<b>Less: Cost of sales (B):</b>	2,700	70,200	842,400
<b>Gross profit (GP) [C=(A-B)]</b>	<b>460</b>	<b>11,960</b>	<b>143,520</b>
<b>Less: Operating Costs:</b>			
Electricity bill		500	6,000
Shop Rent		450	5,400
Night guard bill		100	1,200
Entertainment		100	1,200
Mobile bill		300	3,600
Present salary (Self)		4,000	48,000
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		560	6,720
<b>Total Operating Cost (D)</b>		<b>6,110</b>	<b>73,320</b>
<b>(C-D)Net Profit:</b>		<b>5,850</b>	<b>70,200</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investments in different categories:</b>			
Investment in Goods (Rice, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Soap, Body lotion, toothpaste, Soft & Cold Drinks, Biscuit, Fried gram salted and spiced, Betel nut, Cheeps, Cake, Stationeries, Firebox, Rope, Bag, Coil, Bulb, wire, Wax etc.)	82,000	50,000	132,000
bKash & DBBL Mobile Banking	70,000	100,000	170,000
Refrigerator	37,000	-	37,000
Furniture and decoration	8,000	-	8,000
Advance for shop	43,000	-	43,000
<b>Total Capital</b>	<b>240,000</b>	<b>150,000</b>	<b>390,000</b>

# ***SOURCE OF FINANCE***

- Investor's Investment BDT 150,000
- Entrepreneur's Contribution BDT 240,000
- Total Capital BDT 390,000





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales	4,200	109,200	1,310,400	4,830	125,580	1,506,960	5,313	138,138	1,657,656	5,844	151,952	1,823,422
Commission from DBBL Mobile Banking & Bkash	200	5,200	62,400	220	5,720	68,640	242	6,292	75,504	266	6,921	83,054
<b>Total Sales/commission (A)</b>	<b>4,400</b>	<b>114,400</b>	<b>1,372,800</b>	<b>5,050</b>	<b>131,300</b>	<b>1,575,600</b>	<b>5,555</b>	<b>144,430</b>	<b>1,733,160</b>	<b>6,111</b>	<b>158,873</b>	<b>1,906,476</b>
<b>Less: Cost of sales (B):</b>	3,780	98,280	1,179,360	4,347	113,022	1,356,264	4,782	124,324	1,491,890	5,260	136,757	1,641,079
<b>Gross profit (GP) [C=(A-B)]</b>	<b>620</b>	<b>16,120</b>	<b>193,440</b>	<b>703</b>	<b>18,278</b>	<b>219,336</b>	<b>773</b>	<b>20,106</b>	<b>241,270</b>	<b>851</b>	<b>22,116</b>	<b>265,397</b>
<b>Less: Operating Costs:</b>												
Electricity bill		500	6,000		500	6,000		500	6,000		500	6,000
Shop Rent		450	5,400		450	5,400		450	5,400		450	5,400
Night guard bill		100	1,200		120	1,440		140	1,680		140	1,680
Entertainment		100	1,200		120	1,440		120	1,440		150	1,800
Mobile bill (SMS & Reporting inclusive)		500	6,000		500	6,000		520	6,240		550	6,600
Ownership Transfer Fee		-	-		833	10,000		833	10,000		833	10,000
Proposed salary-self		4,000	48,000		5,000	60,000		6,000	72,000		7,000	84,000
Other Expenses		100	1,200		150	1,800		170	2,040		200	2,400
<b>Non Cash Item:</b>												
Depreciation Expenses		560	6,720		560	6,720		560	6,720		560	6,720
<b>Total Operating Cost (D)</b>	-	<b>6,310</b>	<b>75,720</b>	-	<b>8,233</b>	<b>98,800</b>	-	<b>9,293</b>	<b>111,520</b>	-	<b>10,383</b>	<b>124,600</b>
<b>(C-D)Net Profit:</b>		<b>9,810</b>	<b>117,720</b>	-	<b>10,045</b>	<b>120,536</b>	-	<b>10,812</b>	<b>129,750</b>	-	<b>11,733</b>	<b>140,797</b>
<b>Retained Income:</b>			<b>117,720</b>			<b>238,256</b>			<b>368,006</b>			<b>508,802</b>

**Notes: 1. Agreed Grace period: One year.**

**2. Investment Payback schedule: Half yearly installment including ownership transfer fee from 2<sup>nd</sup> year**

# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

Sl #	<i>Particulars</i>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>	<b>Year 4 (BDT)</b>
1.0	<b>Cash Inflow</b>				
1.1	Investment Infusion by Investor	150,000	-	-	-
1.2	Net Profit	117,720	130,536	139,750	150,797
1.3	Depreciation Expenses (Non Cash Item)	6,720	6,720	6,720	6,720
1.4	Opening Balance of Cash Surplus	-	124,440	201,696	288,166
	<b>Total Cash Inflow</b>	<b>274,440</b>	<b>261,696</b>	<b>348,166</b>	<b>445,682</b>
2.0	<b>Cash Outflow</b>				
2.1	Purchase of Goods	<b>50,000</b>	-	-	-
2.2	bKash & DBBL Mobile Banking	<b>100,000</b>	-	-	-
2.3	Investment Payback including ownership transfer fee	-	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>150,000</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>
3.0	<b>Net Cash Surplus</b>	<b>124,440</b>	<b>201,696</b>	<b>288,166</b>	<b>385,682</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1    Family: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name;
- Maintains books of record.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer (Retail & Wholesale);
- Capital of the entrepreneur will be BDT 748,802 after 4 years excluding investor's money.

## **W**EAKNESS

- Credit sales (realizes timely);
- Can not supply products as per demand.

## **T**HREATS

- Local competitor.

Presented at 29<sup>th</sup> SB Design Lab (executive session) on 14<sup>th</sup> September, 2014 at Yunus Centre

Thank you

# Pictures







ইউপি ফরম-১৩

# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর : ২০১৪-২০১৫

**ট্রেড লাইসেন্স**

৪নং মুজিনগর ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ০৭

তারিখ : ০৫/০৭/১৪

লাইসেন্সধারীর নাম :

মুঃ হোসেন  
মো: মো: জাহাঙ্গীর হোসেন

পিতা/স্বামীর নাম :

মো: আব্দুল কদুম হোসেন

ঠিকানা :

সাঘাটা, মুজিনগর, মদারি, গাইবান্ধা।

পেশার ধরন :

ট্রেডিং

৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

২০০০/-

(কথায় :

দুই হাজার টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসার/বৃত্তি/পেশা ৩০ জুন ২০১৫ইং চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৫/০৭/১৪

  
চেয়ারম্যান  
মোঃ আব্দুল হসিন  
চেয়ারম্যান  
৪নং মুজিনগর ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জাহাঙ্গীর

Name: Md Zahaghir


পিতা: মোঃ আব্দুল কদুম

মাতা: জেলেবা

Date of Birth: 02 Sep 1983

ID NO: 321889 105988

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিতে অন্য কেহেও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: কুখতাইড পশ্চিম পাড়া, কুখতাইড, ভাকঘর; বামার ধনাকুয়া - ৫৭৫০, সাঘাটা, গাইবান্ধা

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮







**Thank You**