Proposed NU Business Name: JAKER ELECTRIC & TELECOM



Project identification and prepared by: Md. Motiar Rahman, Dhighor Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. ABDUL ALIM	
Age	:	01-05-1983 (32 Years)	
Education, till to date	:	SSC	
Marital status	:	Married	
Children	:	1 Daughter	
No. of siblings:	:	2 Brothers and 1 Sister	
Address	:	Vill: Chandoshi P.O: Ghatail, P.S: Ghatail Dist: Tangail	
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 Father MOST. SELINA BEGUM MD. NURUL ISLAM Branch: Ghatail, Centre # 65(Female), Member ID: 6999/1 Group No: 02 Member since: 09-11-2008 (7 Years) First loan:10,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing loan: BDT 1,50,000 Outstanding loan: BDT 27,900 Father No No 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	:	Five years experience in running business.
Training Info	:	He has 6 months hand training.
Other Own/Family Sources of Income	:	Father's income (Car business and agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-894478, 01916-307777
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhighor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Selina Begum is a member of Grameen Bank since 7 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's car business and agriculture.

Business Name	:	JAKER ELECTRIC & TELECOM
Location	:	Ghatail Kacha Bazar, Tangail
Total Investment in BDT	:	BDT 3,33,000
Financing	:	Self BDT 2,33,000 (from existing business) 70%
		Required Investment BDT 1,00,000 (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc. Mobile phone servicing here. Provide Flexi-load service. Average 20% gain on sales. The business is operating by entrepreneur. Existing one employee. Collects goods from Tangail, Ghatail. Agreed grace period is 4 months.

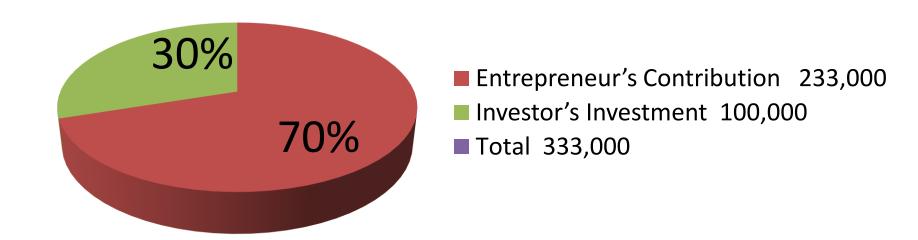
Proposed Nobin Udyokta Business Info

Existing Business	(BDT)
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Particular	Daily	Monthly	Yearly
Revenue (sales)		-	-
Mobile charger, Battery, Headphone, Memory card,			
Sound box, Card reader, Remote, Pen drive etc	1,600	48,000	576,000
Laminating	50	1,500	18,000
Flexi-load	108	3,240	38,880
Song download	100	3,000	36,000
Mobile Servicing	100	3,000	36,000
Total Sales (A)	1,958	58,740	704,880
Less. Variable Expense			
Mobile charger, Battery, Headphone, Memory card,			
Sound box, Card reader, Remote, Pen drive etc	1,280	38,400	460,800
Laminating	10	300	3,600
Total variable Expense (B)	1,290	38,700	464,400
Contribution Margin (CM) [C=(A-B)	668	20,040	240,480
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		400	4,800
Generator Bill		150	1,800
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		300	3,600
Total fixed Cost (D)		12,650	151,800
Net Profit (E) [C-D)		7,390	88,680

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc	96,000	20,000	1,16,000			
Flexi-Load	12,000	-	12,000			
Computer and Laminating Machine	25,000	-	25,000			
Mobile Phone	-	80,000	80,000			
Security	1,00,000	-	1,00,000			
Total	2,33,000	1,00,000	2,33,000			

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Mobil Phone, Mobile charger, Battery, Headphone,					
Memory card, Sound box, Card reader, Remote, Pen					
drive etc	3,000	90,000	1,080,000	1,134,000	
Laminating	50	1,500	18,000	18,900	
Flexi-load	108	3,240	38,880	40,824	
Song download	100	3,000	36,000	37,800	
Mobile Servicing	100	3,000	36,000	37,800	
Total Sales (A)	3,358	100,740	1,208,880	1,269,324	
Less. Variable Expense					
Mobil Phone, Mobile charger, Battery, Headphone,					
Memory card, Sound box, Card reader, Remote, Pen					
drive etc	2,400	72,000	864,000	907,200	
Laminating	10	300	3,600	3,780	
Total variable Expense (B)	2,410	72,300	867,600	910,980	
Contribution Margin (CM) [C=(A-B)	948	28,440	341,280	358,344	
Less. Fixed Expense					
Rent		3,000	36,000	36,000	
Electricity Bill		400	4,800	5,300	
Generator Bill		150	1,800	2,200	
Mobile bill & SMS Monitoring		550	6,600	7,000	
Transportation		800	9,600	11,600	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		3,000	36,000	36,000	
Entertainment		400	4,800	5,300	
Non Cash Item					
Depreciation		417	5,000	5,000	
Total Fixed Cost		13,717	164,600	168,400	
Net Profit (E) [C-D)		14,723	176,680	189,944	
Investment Payback			60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	176,680	189,944
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		121,680
	Total Cash Inflow	281,680	316,624
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	121,680	256,624

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

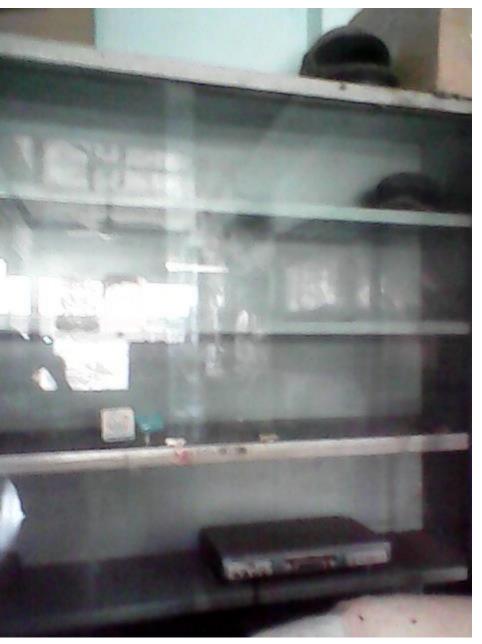
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DHCSC: 00854478 GECONDARY SCHOOL CERTIFICATE EXAMINATION, 2000

Humanities Group

This is to Certify that Md. Abdul Alim

Son / Daughter of Md. Rusul Julan

of Thatail Gano High School

bearing Roll Ghatail Secondary School Certificate Examination held as the month of Shorth 2000 and

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FAMILY PICTURE

