

Proposed NU Business Name: **JONI TELECOM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JONI DEOWAN
Age	:	17-09-1991 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Dakshin Abirpara , P.O: Sirazdikhan , P.S: Sirazdikhan , Dist: Munsiganj
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 NAZMA BEGUM
(iii) Father's name	:	MD JOHIR DEOWAN
(iv) GB member's info	:	Branch : Roshunia Sirazdikhan , Centre : 10 (Female), Member ID: 1706 , Group No: 01 Member since: 25-03-1998 (19 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 50000 Outstanding loan: 50000
(v) Who pays GB loan installment	:	Mother
(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	:	07 years experience in running business. 05 Years in own business. He has 02 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01912-840774
Family's Contact No.	:	01922-616443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST NAZMA BEGUM joined Grameen Bank since 19 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONI TELECOM
Location	:	Sirazdikhan Baazar, Sreenagar
Total Investment in BDT	:	BDT 125000/-
Financing	:	Self BDT 75000/- (from existing business) 60% Required Investment BDT 50000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 sqft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Mobile & Mobile Accessories . ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪ One will be appointed after receiving equity money. ▪The shop is rented. ▪Collects goods from Sreenagar . ▪Agreed grace period is 3 months.

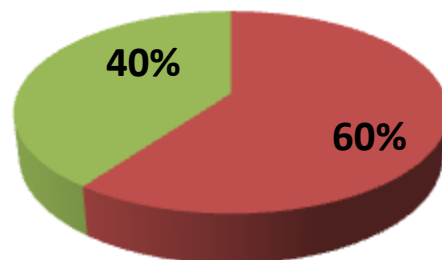
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & Mobile Accessories .	2500	75000	900000
Load	80	2400	28800
Total Sales (A)	2580	77400	928800
Less Variable Expense			
Mobile & Mobile Accessories .	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	580	17400	208800
Less Variable Expense			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		9,450	113400
Net Profit (E)= [C-D]		7,950	95400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	10	2000	20,000	20	2,000	40,000	60,000
Charger	100	100	10,000	0	0	0	10,000
Battery	100	200	20,000	0	0	0	20,000
Mobile load	1	10000	10,000	0	0	0	10,000
Security	1	15000	15,000	0	0	0	15,000
Accessories	0	0	0	1	10,000	10,000	10,000
Total	212	0	75,000	21	0	50,000	125,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobile & Mobile Accessories	3900	117000	1404000	1474200	1547910
Load	80	2400	28800	30240	31752
Total Sales (A)	3980	119400	1432800	1504440	1579662
Less Variable Expense					
Mobile & Mobile Accessories	3120	93600	1123200	1179360	1238328
Total variable Expense (B)	3,120	93600	1123200	1179360	1238328
Contribution Margin (CM) [C=(A-B)	860	25800	309600	325080	341334
Less Variable Expense					
Rent		2,000	24000	24,000	24000
Electricity bill		1300	15600	16100	16600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		9,850	116,400	117,500	118600
Net Profit (E)= [C-D]		15950	191400	207,580	222734
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	191,400	207,580	222734
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		171,400	358980
	Total Cash Inflow	241400	378980	581714
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	171,400	358980	561714

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

Pictures

জনি টেলিকম

সিরাজদিখান বাজার











FAMILY PICTURE

