

Proposed NU Business Name: **JAKIA TELECOM & MOBILE**



Project identification and prepared by: Ataur Rahman
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JUWEL
Age	:	15-08-1986 (31 Years)
Education, till to date	:	Graduate
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brother 02 Sisters,
Address	:	Vill:Sokhipur P.O: Sokhipur , P.S: Sokhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORIUM
(iii) Father's name	:	DHOLA MIAH
(iv) GB member's info	:	Branch: Sokhipur, Centre # 05 (male), Member ID: 1092, Group No: 02 Member since: 20-05-2001 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan:1,00,000 /-, Outstanding loan: /--
(v) Who pays GB loan installment	:	No
(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.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-526585
Mother's Contact No.	:	01779-965613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

Proposed Nobin Udyokta Business Info

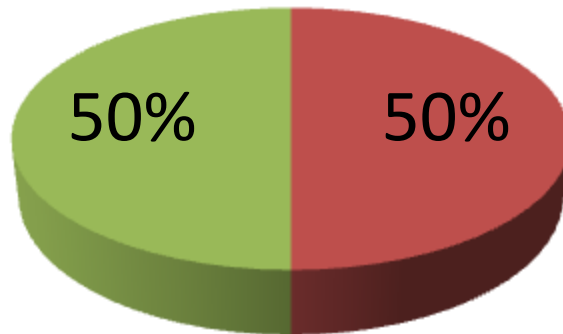
Business Name	:	JAKIA TELECOM & MOBILE
Location	:	Mushigonj,Sokipur,Tangail
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business like as mobile accessories▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪The shop is owned.▪Agreed grace period is three month.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Accessories & Service	1400	42000	504000
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Accessories & Service	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		200	2400
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Accessories			30,000			0	30,000
Electronic item			15,000			0	15,000
Modem			4,000			0	4,000
USB			1,000			0	1,000
Mobile			0	20	2500	50,000	50,000
	0	0	50,000	20	2500	50,000	100000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Accessories & Service	1900	57000	684000	718200	754110
Total Sales(A)	1900	57000	684000	718200	754110
Less Variable Expense (B)					
Accessories & Service	1425	42750	513000	538650	565583
Total Variable Expense	1425	42750	513000	538650	565583
Contributon Margin (CM) [C=(A-B)]	475	14250	171000	179550	188528
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6200	74400	75100	75815
Net Profit (E)= [C-D]		8050	96600	101430	106502
Investment Pay Back			20,000	20,000	20,000

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			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,600	101430	106501.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76600	158030
	Total Cash Inflow	146,600	178,030	264,532
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	20,000	20,000
3	Net Cash Surplus	76,600	158,030	244,532

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







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সাকসেস কোচিং

key to
সাকসেস্ কোচিং
স্থাপিত: ২০০৫ খ্রি.
শিক্ষা কার্যক্রম: ৩য় থেকে দ্বাদশ শ্রেণি পর্যন্ত
PSC, JSC এবং SSC পরীক্ষার্থীদের চে-সাইট কোয়ার্টার সূ-ব্যবস্থা
একটি সুমনসীল শিক্ষা প্রতিষ্ঠান
পরিচালক: মোঃ জুয়েল রানা



FAMILY PICTURE

