

Proposed NU Business Name: **Jasim Jui Telecom**



Project identification and prepared by: Md Mohiuddin Rubel,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Jasim Uddin
Age	:	01-06-1995 (22 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	0 Dauther 01 Son
No. of siblings:	:	03 Brothers 0 Sisters
Address	:	Vill: Kashtola ,P.O: Kalihati ,P.S: Ghatail, 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	:	Jorina
(iii) Father's name	:	Md.Saidul Islam
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 29 (Female), Member ID: 5346/2 , Group No: 07 Member since: 18-04-2014 (04Years) First loan: BDT = 5000 Last Loan = 20000
Further Information:	:	Outstanding loan:= 6920
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 years of business experience.
Own Business and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Father(Overseas)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-727245
Family's Contact No.	:	01631-386460
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jorina joined Grameen Bank since 04 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Jasim Jui Telecom
Location	:	Kashtola,Self House,Ghatail,Tangail.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/- (from existing business) 74 % Required Investment BDT 50,000/- (as equity) 26 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Gas,Battery,Charger,Energy Bulb,Bikash,Flexiload,etc. ▪Average 10 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is Own . ▪Collects goods from Kalihati. ▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
massage Cream, Raybonding, Makeup, Neem Facial, Fair Polish, etc.	3,000	90,000	1,080,000
Flexiload	2,000	60,000	720,000
Bikash	10,000	300,000	3,600,000
Total Sales (A)	15,000	450,000	5,400,000
Less. Variable Expense			
massage Cream, Raybonding, Makeup, Neem Facial, Fair Polish, etc.	14,604	438,120	5,257,440
Total variable Expense (B)	14,604	438,120	5,257,440
Contribution Margin (CM) [C=(A-B)]	396	11,880	142,560
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		4000	48,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		6,080	72,960

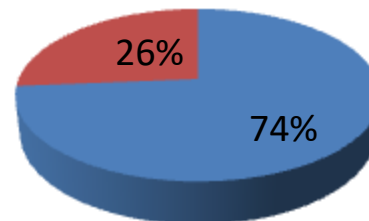
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Gas	17	2000	34000	Gas	15	2000	30,000	64,000
Battery	120	150	18000	Battery	50	150	7,500	25,500
Charger	80	70	5600	Bikash	1	12500	12,500	18,100
Energy Bulb	20	220	4400				0	4,400
Bikash	1	40000	40000				0	40,000
Flexiload	1	20000	20000				0	20,000
Others	1	10000	10000				0	10,000
Security of Shop			0				0	0
Machinaries	2	4000	8000				0	8,000
Total			140,000				50,000	190,000

Source of Finance

■ Entrepreneur's contribution 140000

■ Investor's Investment 50000

■ Total 190000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Gas,Battery,Charger,Energy Bulb,Bikash,Flexiload,etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Flexiload	2,000	60,000	720,000	756,000	793,800
Bikash	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	15,500	465,000	5,580,000	5,859,000	6,151,950
Less. Variable Expense					
Gas,Battery,Charger,Energy Bulb,Bikash,Flexiload,etc.	15,054	451,620	5,419,440	5,690,412	5,974,933
Total variable Expense (B)	15,054	451,620	5,419,440	5,690,412	5,974,933
Contribution Margin (CM) [C=(A-B)	446	13,380	160,560	168,588	177,017
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		330	3,960	4,158	4,366
Transportation		1,100	13,200	13,860	14,553
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		167	2,000	2,000	2,000
Total Fixed Cost		6,132	73,580	74,759	75,997
Net Profit (E) [C-D]		7,248	86,980	93,829	101,020
Investment Payback			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	86,980	93,829	101,020
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		68,980	144,809
	Total Cash Inflow	138,980	164,809	247,829
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	68,980	144,809	227,829

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Own Business : 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

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জাসিম স্টোর, কাচতলা, ঘাটাইল, টাঙ্গুরা

tel রবি
সিমন
বিক্রয়

সব অপারেটর
সাথে ১ প./৩
বিধি-নিষেধ ছাড়া নতুন
রে ২৪ ঘণ্টা কথা বলুন



বি-পিসি-সেবায়

সেবা	সময়	মূল্য
১. বি-পিসি-সেবা	২৪ ঘণ্টা	১০০০
২. বি-পিসি-সেবা	২৪ ঘণ্টা	২০০০
৩. বি-পিসি-সেবা	২৪ ঘণ্টা	৩০০০
৪. বি-পিসি-সেবা	২৪ ঘণ্টা	৪০০০
৫. বি-পিসি-সেবা	২৪ ঘণ্টা	৫০০০
৬. বি-পিসি-সেবা	২৪ ঘণ্টা	৬০০০
৭. বি-পিসি-সেবা	২৪ ঘণ্টা	৭০০০
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FAMILY PICTURE