

*Proposed NU Business Name* : **jahangir talecom**

*Business Category* : **Shopkeeping, Mobile Set Sell**



*Business Proposal Identified & Prepared by* : **Shahazad Hossain, Unit Incharge Dhonbari, Tangail,Zone 01.**

*Business Proposal Verified by* : **Md. Shahadat Hossain**

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

Name and address	: <b>md.jahangir alam</b> Vill: Digpaith, Union: Digpaith, District: Jamalpur
Age	: 28 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: 3 (Three) Brothers
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: mst.maksuda bagum
(iii) Father's name	: md.jiaul haque
(iv) GB member's info	: Branch: Titpalla Jamalpur, Donbari, Centre # 24 Loan no.: 2270, Member since 18 September 2013 Existing loan: Tk. 50,000 Outstanding loan: Tk. 48,900
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)***

Education, till to date	:	Bachelor of Arts
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 (Five) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Income: Tk. 15,000 Mother's occupation: Housewife Occupation of other member(s): Farmer Developments from entrepreneur's current business are Land Purchase, Building etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01711511873
NU's NID/Birth Certificate No.	:	19903918552000131
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

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

- mst.maksuda bagum is a GB member since 18 September 2013, at first she took GB loan BDT 8,000 (Eight Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>jahangir talecom</i></b>
Address/ Location	:	digpath bazzar
Total Investment Required in BDT	:	Tk. 621,000
Financing	:	Self Tk. 541,000 Required Investment Tk. 80,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 5%
(ii) Estimated % of proposed gross profit margin	:	From Product 7%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	10,000	280,000	3,360,000
<b>Total Sales/commission (A)</b>	<b>10,000</b>	<b>280,000</b>	<b>3,360,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	9,500	266,000	3,192,000
<b>Total Cost of Sales and Services (B)</b>	<b>9,500</b>	<b>266,000</b>	<b>3,192,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>500</b>	<b>14,000</b>	<b>168,000</b>
<b>Less: Operating Cost</b>			
RENT		700	8,400
ELECTRIC BILL		500	6,000
TRANSPORT		500	6,000
SALLERY WON		5,000	60,000
ENTERTAINEMENT		500	6,000
Gard		150	1,800
Generator Bill		150	1,800
Mobile Bill		500	6,000
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (C-D)</b>		<b>6,000</b>	<b>72,000</b>

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

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (security, Mobile set and mobile accessories- charger, battery, converter, screen paper and SIM card, Different Types Of Mobile SEt, Battery, Charger Cable etc.)	Investment in products (dbbl raket, Bkash and Flexi Item etc.)	541,000	80,000	621,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>541,000</b>	<b>80,000</b>	<b>621,000</b>

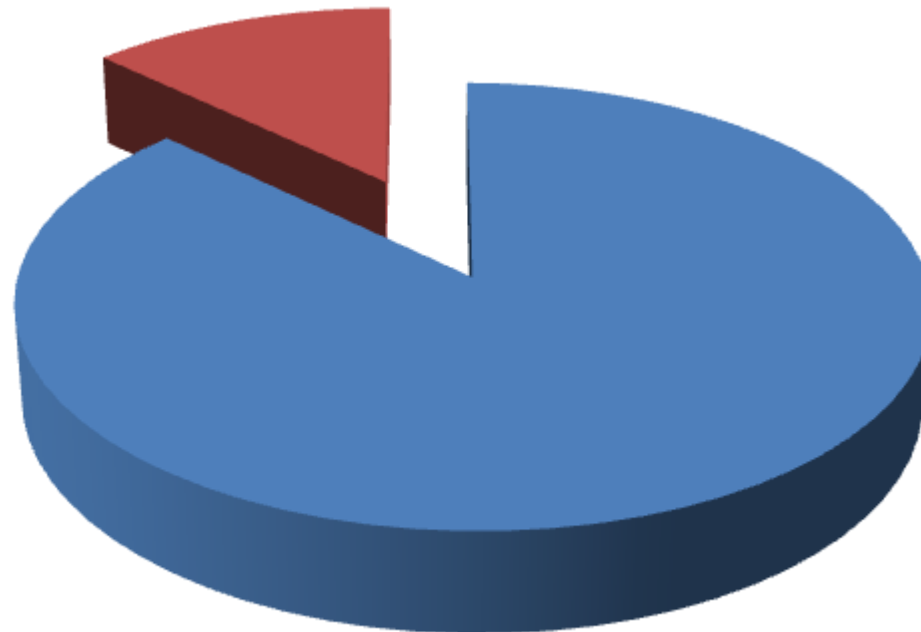
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 541,000 (87%)

■ GSSB's Investment BDT 80,000 (13%)

■ Total Capital BDT 621,000

Amount (BDT)





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	8,000	224,000	2,688,000	8,400	235,200	2,822,400	8,820	246,960	0
<b>Total Sales/commission (A)</b>	<b>8,000</b>	<b>224,000</b>	<b>2,688,000</b>	<b>8,400</b>	<b>235,200</b>	<b>2,822,400</b>	<b>8,820</b>	<b>246,960</b>	<b>0</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	7,440	208,320	2,499,840	7,812	218,736	2,624,832	8,203	229,684	0
<b>Est. Total Cost of Sales and Services (B)</b>	<b>7,440</b>	<b>208,320</b>	<b>2,499,840</b>	<b>7,812</b>	<b>218,736</b>	<b>2,624,832</b>	<b>8,203</b>	<b>229,684</b>	<b>0</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>560</b>	<b>15,680</b>	<b>188,160</b>	<b>588</b>	<b>16,464</b>	<b>197,568</b>	<b>617</b>	<b>17,276</b>	<b>0</b>
<b>Less: Operating Cost</b>									
RENT		700	8,400		770	9,240		847	0
ELECTRIC BILL		500	6,000		550	6,600		605	0
TRANSPORT		500	6,000		550	6,600		605	0
SALLERY WON		5,000	60,000		5,500	66,000		6,050	0
ENTERTAINEMENT		500	6,000		550	6,600		605	0
Gard		150	1,800		165	1,980		182	0
Generator Bill		150	1,800		165	1,980		182	0
Mobile Bill		500	6,000		550	6,600		605	0
Ownership Transfer Fee		762	6,858		762	9,144		762	-2
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>8,762</b>	<b>102,858</b>		<b>9,562</b>	<b>114,744</b>		<b>10,443</b>	<b>-2</b>
<b>Net Profit (C-D)</b>		<b>6,918</b>	<b>85,302</b>		<b>6,902</b>	<b>82,824</b>		<b>6,833</b>	<b>2</b>
<b>Retained Income</b>			<b>85,302</b>			<b>168,126</b>			<b>168,128</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	80000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	92160	91968	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	51021	88137
	<b>Total Cash Inflow</b>	<b>172160</b>	<b>142989</b>	<b>88137</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80000		
2.2	Investment Payback Including Ownership Transfer Fee	41139	54852	9
	<b>Total Cash Outflow</b>	<b>121139</b>	<b>54852</b>	<b>9</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>51021</b>	<b>88137</b>	<b>88128</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

## **W**EAKNESS

- Electricity problem;

## **O**PPORTUNITIES

- Location of shop;

## **T**HREATS

- Theft;

Pictures







