

Proposed NU Business Name: **JEWAL TELECOM AND STUDIO**



Project identification and prepared by: MD. Ebadot Hossain,
Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JEWAL RANA
Age	:	10-10-1982(33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Charpara komanna, P.O: Marujakhona, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	MOZIRON BEGUM
(ii) Mother's name	:	LATE. MUSTAFIZUR RAHMAN
(iii) Father's name	:	Branch: Fazil hat branch, Centre # 26(Female),
(iv) GB member's info	:	Member ID: 3159 Group No: 09 Member since: 17-04-2009 (6Years) First loan: 3,000 taka. Last Loan: 17,785, Outstanding loan: 11,053
Further Information:		Elder Brother
(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..	:	

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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Brothers Income (Driving)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-024756
Mother's Contact No.	:	01676-810646
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOZIRON BEGUM joined Grameen Bank since 6 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JEWAL TELECOM AND STUDIO
Location	:	Charpara bazer, delduar,Tangail.
Total Investment in BDT	:	BDT 2,21,000
Financing	:	Self BDT 1,21,000(from existing business) 55% Required Investment BDT 1,00,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 11 ft= 132 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Headphone, SIM card, Charger, Scene paper, Battery, Caching, Bulb, cable, Memory card, Switch, holder, etc.▪Mobile Service and Photogrape▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

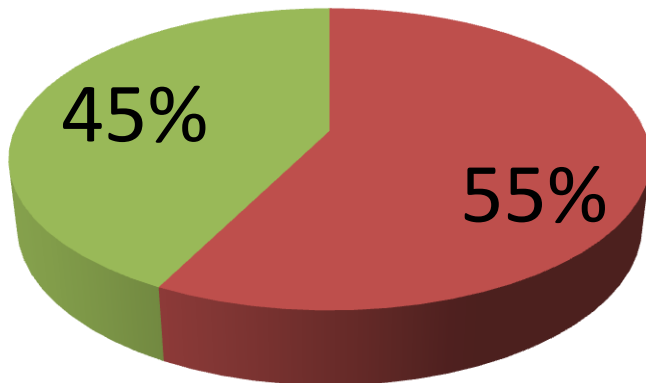
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile phone, Headphone, SIM card, Charger, Scene paper, Battery, Caching, Bulb, cable, Memory card, Switch, holder, etc.	1,800	54,000	648,000
Mobile Servicing	150	4,500	54,000
Studio	100	3,000	36,000
Total Sales (A)	2,050	61,500	738,000
Less. Variable Expense			
Mobile phone, Headphone, SIM card, Charger, Scene paper, Battery, Caching, Bulb, cable, Memory card, Switch, holder, etc.	1,530	45,900	550,800
Total variable Expense (B)	1,530	45,900	550,800
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200
Less. Fixed Expense			
Rent		1,500	18,000
Electricity bill		500	6,000
Transportation		700	8,400
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Guard		150	1,800
Entertainment		400	4,800
Total fixed Cost (D)		8,750	105,000
Net Profit (E) [C-D]		6,850	82,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile 35*1400	49,000	60,000	109,000
charger 100*75	7,500	0	7,500
Battery 90*220	19,800	0	19,800
Headphone, SIM card, Charger, Scene paper, Battery, Caching, Bulb, cable, Memory card, Switch, holder, etc.	24,700	40,000	64,700
computer & Printer	20,000		20,000
Total	121,000	100,000	221,000

Source of Finance



- Entrepreneur Contribution : 121000
- Investor Investment: 1,00,000
- Total Investment : 221,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile phone, Headphone, SIM card, Charger, Scene paper, Battery, Caching, Bulb, cable, Memory card, Switch, holder, etc.	2,500	75,000	900,000	945,000
Mobile Servicing	200	6,000	72,000	75,600
Studio	100	3,000	36,000	37,800
Total Sales (A)	2,800	84,000	1,008,000	1,058,400
Less. Variable Expense				
Mobile phone, Headphone, SIM card, Charger, Scene paper, Battery, Caching, Bulb, cable, Memory card, Switch, holder, etc.	2,125	63,750	765,000	803,250
Total variable Expense (B)	2,125	63,750	765,000	803,250
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity bill		500	6,000	6,500
Transportation		750	9,000	9,500
Mobile Bill		600	7,200	7,200
Salary (self)		5,000	60,000	60,000
Guard		150	1,800	1,800
Entertainment		400	4,800	4,800
Total Fixed Cost		8,900	106,800	107,800
Net Profit (E) [C-D]		11350	136200	147350
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	136200	147350
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		76200
	Total Cash Inflow	236200	223550
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	76200	163550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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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 ঋণ নং: ৩১৫৯
 ঋণ মূল্য: ৩০

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GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

পাসপোর্ট
PASSPORT

পাসপোর্ট নম্বর: 0148385

নাম: JEHAL RANA
 পিতার/স্বামীর নাম: LATE MOFIJUR RAHMAN
 জন্ম তারিখ: MOFIJUR RAHMAN

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ফাঃ-১১ (১)

লাইসেন্স

লাইসেন্স নম্বর: ১১/২০১০-১৬

লাইসেন্সধারীর নাম: শ্রী: মুহম্মদ রানা
 পিতা/স্বামীর নাম: শ্রী: মুহম্মদ হুমায়ুন রহমান
 বাসগৃহ ঠিকানা: টরপাড়া বাজার, রাসতলা রোড
 স্থায়ী ঠিকানা: শ্রী টরপাড়া কালান্না
 পেশার ধরণ: টরপাড়া

দোকান ঘর ভাড়ার চুক্তি পত্র : টরপাড়া

১ম পক্ষ (মালিক) :
মোঃ মোবারক হোসেন,
পত্নী- মত মোবান মিয়া,

২য় পক্ষ (স্বাক্ষরিত) :
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প্রোপাইটার,
মোঃ জাহান রানা

FAMILY PICTURE

