

Proposed NU Business Name: **JERIN TELECOM & MEDECIN**

Project identification and prepared by: Md. Ataur Rahman

Project verified by: MD. Mizanur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOHAMMAD NAHID HASHAN</b>
Age	:	05-11-1983(24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	01Brothers
Address	:	Vill: Aushnara,P.O : Motir Bazar, P.S: Modhupur, 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	:	<b>MST. KHALEDA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL KADER</b>
(iv) GB member's info	:	Branch: Motir Bazar, Centre # 28 (Female), Member ID: 4039, Group No: 01 Member since: 05-07-2008 (09Years) First loan: 5,000 taka. Existing loan: 5000 taka Outstanding loan: 1150 taka
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business. He has 06 month training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-112319
Mother's Contact No.	:	
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KHALEDA BEGUM** joined Grameen Bank since 09 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JERIN TELECOM &amp; MEDECIN</b>
Location	:	Motir Bazar,Modhupur,Tangail.
Total Investment in BDT	:	BDT :215,000
Financing	:	Self BDT 165,000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like charger,batary,mobail etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
charger,batary,mobail etc.	2,500	75,000	900000	945000
Flaxi load, Dutch Bangla & Bkash	50,000	1,500,000	18,000,000	18900000
<b>Total Sales (A)</b>	<b>52,500</b>	<b>1,575,000</b>	<b>18,900,000</b>	<b>19845000</b>
<b>Less. Variable Expense</b>		1,537,500	18,450,000	19372500
charger,batary,mobail etc.	2250			
Flaxi load, Dutch Bangla & Bkash	49000			
<b>Total variable Expense (B)</b>	<b>51250</b>	<b>1,537,500</b>	<b>18,450,000</b>	<b>19372500</b>
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>1,250</b>	<b>37,500</b>	<b>450,000</b>	<b>472500</b>
<b>Less. Fixed Expense</b>				
Rent		1000	12000	12,000
Electricity Bill		700	8400	9,000
Transportation		700	8,400	9,400
Salary (self)		5000	60000	60,000
Salary (self)		0	0	0
Entertainment		1,100	13,200	13,800
Guard		50	600	600
Generator		200	2400	2,400
Mobile Bill		300	3600	4,300
<b>Total Fixed Cost</b>		<b>9,050</b>	<b>108,600</b>	<b>111,500</b>
<b>Net Profit (E) =[C-D) ]</b>		<b>28,450</b>	<b>341,400</b>	<b>361,000</b>
<b>Investment Payback</b>			<b>30000</b>	<b>30,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
Mobail	42	1500	63000	10	1500	15000	78000
charger	10	90	900	20	90	1800	2700
Mobail accesory	1	10000	10000	1	10000	10000	20000
flexi load	1	8000	8000	2	8000	16000	24000
bkash	1	1000	1000	2	1000	2000	3000
cash	1	30000	30000		30000	0	30000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others			2100			5200	2100
security			50,000				50000
<b>Total</b>			<b>165000</b>			<b>50000</b>	<b>215000</b>

## Source of Finance

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
	2,500	75,000	900000	945000
	50,000	1,500,000	18,000,000	18900000
<b>Total Sales (A)</b>	<b>52,500</b>	<b>1,575,000</b>	<b>18,900,000</b>	<b>19845000</b>
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<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	341,400	361,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		311,400
	<b>Total Cash Inflow</b>	<b>391,400</b>	<b>672,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>311,400</b>	<b>642,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

শ্রী গফোন

বেসার্শ জোরিন টেলিকাস

সংগঠন, জেলা, পেশার সংস্থা, সংস্কৃত, সংগঠন

হাজ ডাঃ জে

Kash 

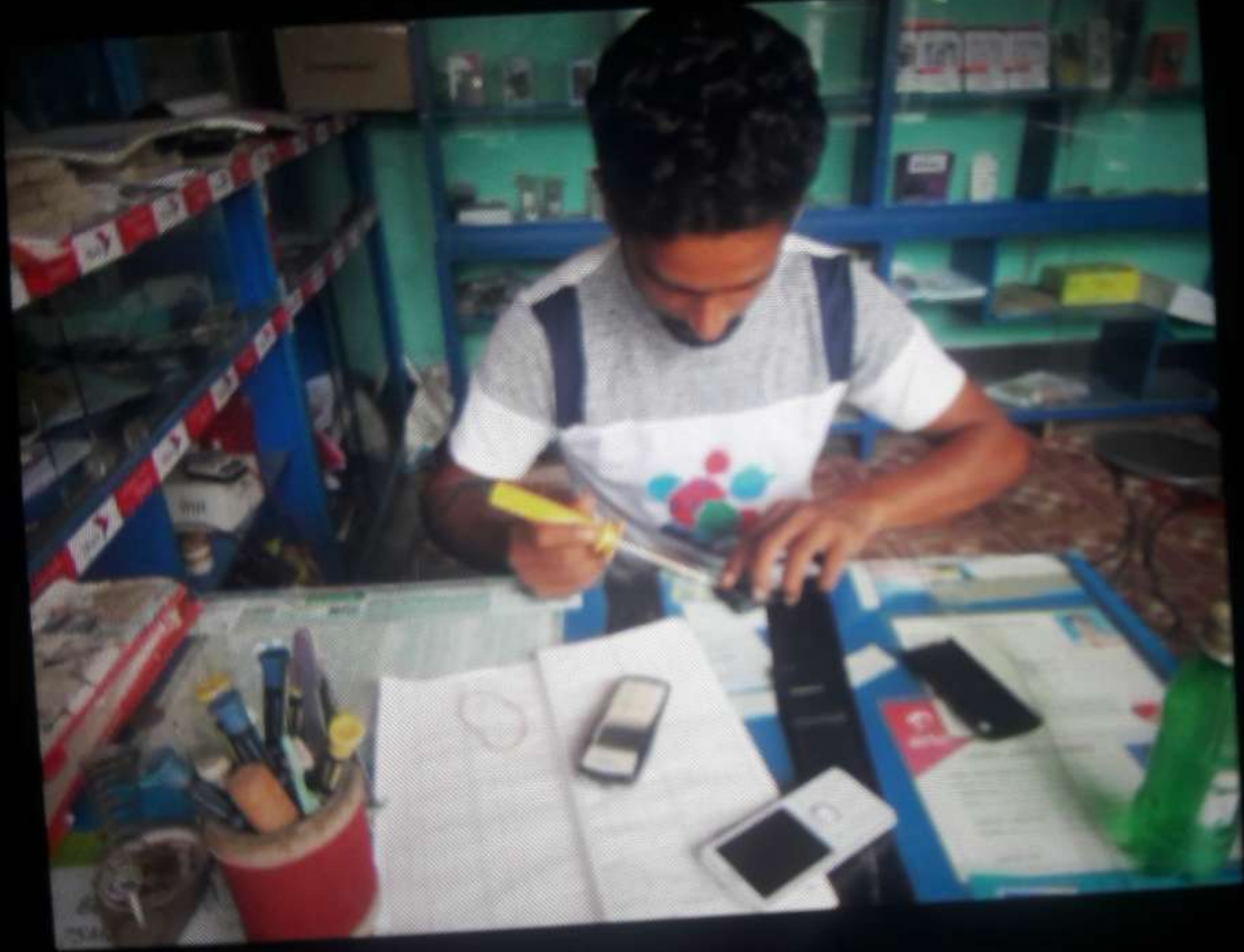
















# FAMILY PICTURE

