

Proposed NU Business Name: **JIHAD TELECOM**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Julhas Hushin
Age	:	13-07-1990 (28 Years)
Education, till to date	:	Class Nne
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Borobari ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara
(iii) Father's name	:	Ahamed Ali
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 52 (Female), Member ID: 4109 , Group No: 06 Member since: 03-09-2003 (15 Years) First loan: BDT = 5,000 /- Last Loan=40,000/- Outstanding loan:= 21910/-
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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-848447
Family's Contact No.	:	01822-870244
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jahanara joined Grameen Bank since 15 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	:	Jihad Telecom
Location	:	Borobari, Kanchkura, Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 170,000/- (from existing business) 71% Required Investment BDT 70,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Servicing & Flexiload, Mobile Accessories etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented .▪Collects goods from Tongi, Gulistan.▪Agreed grace period is 3 months.

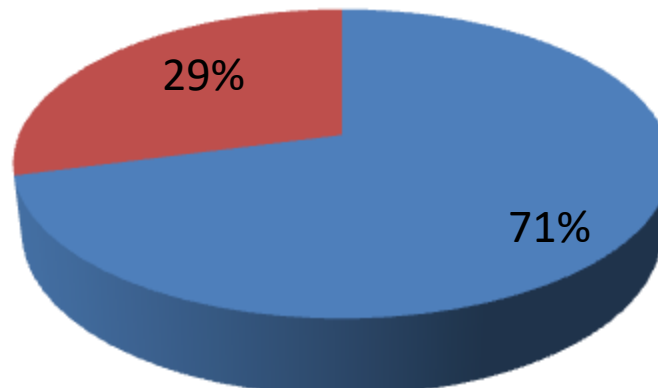
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Flexi,Bkash & Mobile Accessories	500	15,000	180,000
Servicing	400	12,000	144,000
Total Sales (A)	900	27,000	324,000
Less. Variable Expense			
Flexi,Bkash & Mobile Accessories	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,400	16,800
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Battery	50	150	7500	Battery	15	150	2250	9,750
Charger	70	80	5600	Charger	20	80	1600	7,200
Headphone	50	80	4000	Headphone	50	80	4000	8,000
Memory card	50	300	15000	Memory card	20	300	6000	21,000
Mobile Phone	5	1000	5000	Mobile Phone	5	1000	5000	10,000
Bkash	0	0	100000	Bkash	0	0	20000	0
Flexiload	0	0	30000	Flexiload	0	0	20000	50,000
	0	0	0			0	0	0
	0	0	0			0	0	0
	0	0	0				0	0
Others			2900	Others			11,150	14,050
Total			170,000				70,000	240,000

Source of Finance

■ Entrepreneur's contibution 170000 ■ Investor's Investment 70000 ■ Total 240000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Flexi,Bkash & Mobile Accessories	1,000	30,000	360,000	378,000	396,900
Servicing	400	12,000	144,000	151,200	158,760
Total Sales (A)	1,400	42,000	504,000	529,200	555,660
Less. Variable Expense					
Flexi,Bkash & Mobile Accessories	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,400	16,800	16,800	16,800
Electricity Bill		210	2,520	2,646	2,778
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,460	101,520	102,276	103,070
Net Profit (E) [C-D]		9,540	114,480	124,524	135,070
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	114,480	124,524	135,070
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,480	183,004
	Total Cash Inflow	184,480	211,004	318,074
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	86,480	183,004	290,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business : 04 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

জিয়াদ টেলিকম
বরকটী, কক্সবাজার, চাঁদা

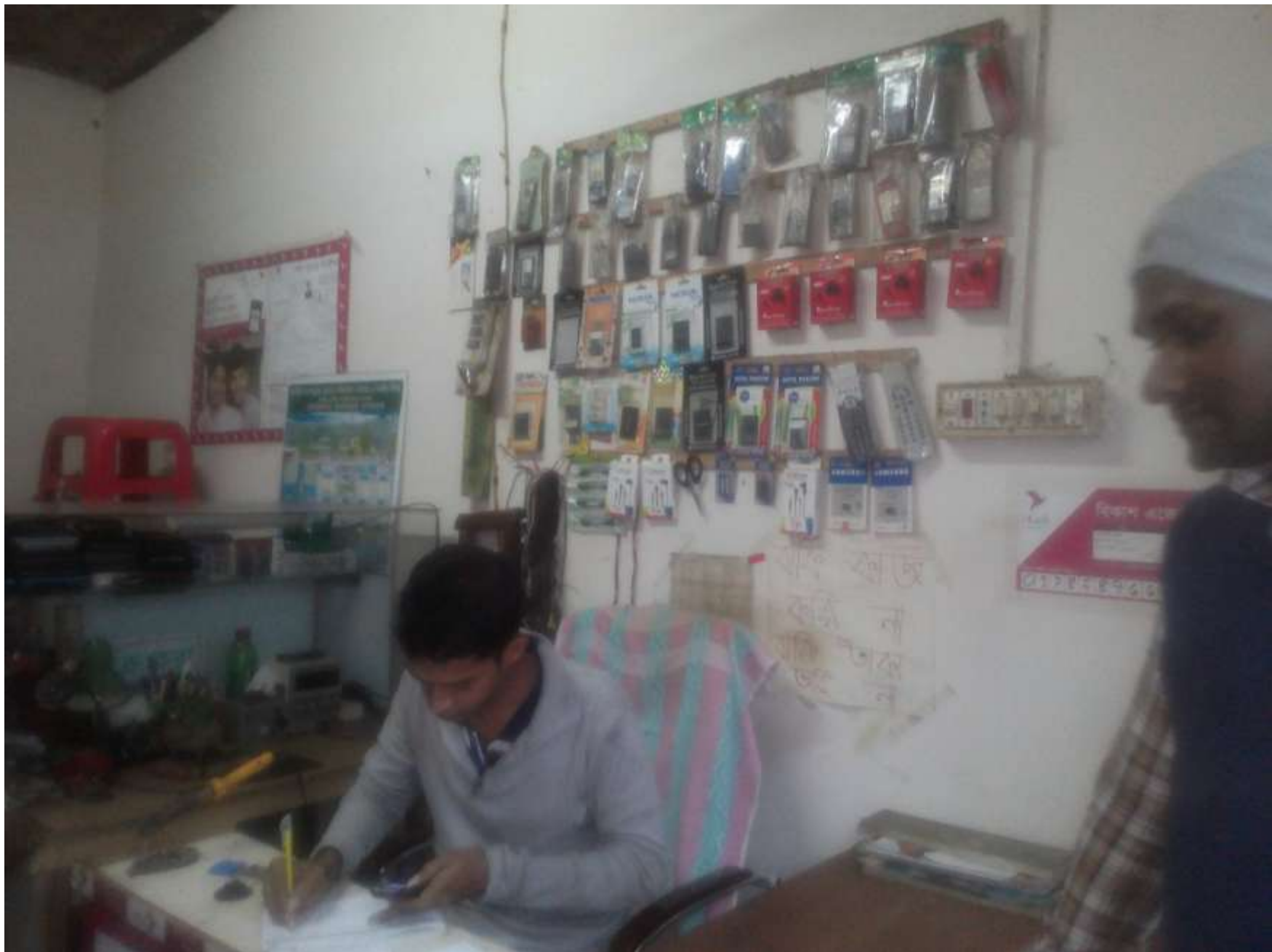
প্রয়োজনে পাশে
বিকাশ



বিকাশ
করুন



















গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

নাম: আব্দুল্লাহ

পিতার নাম: হুসেইন

বয়স: ০৬

পেশা: কৃষক

বাসস্থানের নাম: চামুন্ডনার গ্রাম

বই ইস্যুর তারিখ: ১৫/০৮/১৮

পাশা বাবস্থাপকের স্বাক্ষর: [স্বাক্ষর]

FAMILY PICTURE

