

# Proposed NU Business Name: JELLY TELECOM



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Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Mohammad Zahurul Islam</b>
Age	:	12-06-1986 ( 32 Years)
Education, till to date	:	Under SSC
Marital status	:	Married
Children	:	01 Dauther 02 Son
No. of siblings:	:	01 Brothers 03 Sisters
Address	:	Vill: Bogajan ,P.O: Singuria ,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	:	Zamila Begum		
(iii) Father's name	:	Md. Sbdul Based		
(iv) GB member's info	:	Branch: Anehela , Centre # 08 (Female), Member ID: 1265/1 , Group No: 02 Member since: 06-09-1992 (26 Years)		

#### Further Information:

(v) Who pays GB loan installment	:	Outstanding loan:= 0
(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	:	02 years of business experience.
Own Business and	:	02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-408286
Family's Contact No.	:	01920706080
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Zamila Begum**, joined Grameen Bank since 26 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

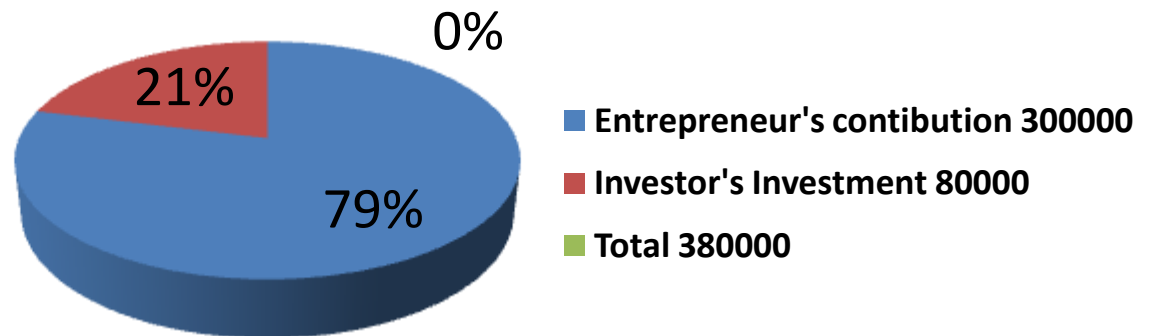
Business Name	:	Jelly Telecom
Location	:	Bogajan Bazar , Singura
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/- (from existing business) 79% Required Investment BDT 800,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7 ft x 15 ft=105 square ft
Security of the shop	:	BDT 15,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Gas Silinder, Gas Stove, Bkash, sOAP etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from Ghatail .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,200	66,000	792,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	1,760	52,800	633,600
<b>Total variable Expense (B)</b>	<b>1,760</b>	<b>52,800</b>	<b>633,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13,200</b>	<b>158,400</b>
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity Bill		400	4,800
Transportation		600	7,200
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>7,100</b>	<b>85,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,100</b>	<b>73,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Gas Stove	15	1850	27750	Gas Stove	10	1850	18,500	46,250
Gas Silender	18	2100	37800	Gas Silender	15	2100	31,500	69,300
Cosmetics	1000	50	50000	Bkash	1	30000	30,000	80,000
Plastic Item	100	200	20000				0	20,000
Steel Item	100	200	20000				0	20,000
Soap	100	40	4000				0	4,000
Bkash	1	80,000	80000				0	80,000
Flexiload	3	7000	21000				0	21,000
			0				0	0
<b>Others</b>			9450	<b>Others</b>				9,450
<b>Secuirity of Shop</b>								0
<b>Machinaries</b>			30000					30,000
<b>Total</b>			<b>300,000</b>				<b>80,000</b>	<b>380,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Grocery Item	3,100	93,000	1,116,000	1,171,800	1,230,390
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,100</b>	<b>93,000</b>	<b>1,116,000</b>	<b>1,171,800</b>	<b>1,230,390</b>
<b>Less. Variable Expense</b>					
Grocery Item	2,480	74,400	892,800	937,440	984,312
<b>Total variable Expense (B)</b>	<b>2,480</b>	<b>74,400</b>	<b>892,800</b>	<b>937,440</b>	<b>984,312</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>620</b>	<b>18,600</b>	<b>223,200</b>	<b>234,360</b>	<b>246,078</b>
<b>Less. Fixed Expense</b>					
Rent		600	7,200	7,200	7,200
Electricity Bill		440	5,280	5,544	5,821
Transportation		660	7,920	8,316	8,732
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		110	1,320	1,386	1,455
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		420	5,040	5,292	5,557
<b>Non Cash Item</b>					
Depreciation		500	6,000	6,000	6,000
<b>Total Fixed Cost</b>		<b>7,730</b>	<b>92,760</b>	<b>93,738</b>	<b>94,765</b>
<b>Net Profit (E) [C-D]</b>		<b>10,870</b>	<b>130,440</b>	<b>140,622</b>	<b>151,313</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>	80,000		
1.1	Cash Inflow	130,440	140,622	151,313
1.2	Investment Infusion by Investor	6,000	6,000	6,000
1.3	Net Profit		104,440	219,062
1.4	Depreciation (Non cash item)	<b>216,440</b>	<b>251,062</b>	<b>376,375</b>
	Opening Balance of Cash Surplus			
<b>2</b>	<b>Total Cash Inflow</b>	80,000		
2.1	Cash Outflow			
2.2	Purchase of Product	32,000	32,000	32,000
2.3	Payment of GB Loan	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
	Investment Pay Back (Including Ownership Tr. Fee)	<b>104,440</b>	<b>219,062</b>	<b>344,375</b>
<b>3</b>	<b>Total Cash Outflow</b>	80,000		

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Own Business : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bogajaan Bazar , Singuria  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

