

Proposed NU Business Name: **JAKER ELECTRIC & TELECOM**



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Dhigor Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



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

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

Name	:	<b>MD. ABDUL ALIM</b>
Age	:	01-05-1983 ( 32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Chandoshi P.O: Ghatail, 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	:	<b>MOST. SELINA BEGUM</b>
(iii) Father's name	:	<b>MD. NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Ghatail, Centre # 65(Female), Member ID: 6999/1 Group No: 02 Member since: 09-11-2008 (7 Years) First loan:10,000 taka.
Further Information:		Existing loan: BDT 1,50,000 Outstanding loan: BDT 27,900
(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	:	Five years experience in running business. He has 6 months hand training.
Other Own/Family Sources of Income	:	Father's income (Car business and agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-894478, 01916-307777
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhighor Unit, Tangail

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

Most. Selina Begum is a member of Grameen Bank since 7 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's car business and agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAKER ELECTRIC &amp; TELECOM</b>
Location	:	Ghatail Kacha Bazar, Tangail
Total Investment in BDT	:	BDT 3,33,000
Financing	:	Self BDT 2,33,000 (from existing business) 70% Required Investment BDT 1,00,000 (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc.</li><li>▪Mobile phone servicing here.</li><li>▪Provide Flexi-load service.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Collects goods from Tangail, Ghatail.</li><li>▪Agreed grace period is 4 months.</li></ul>

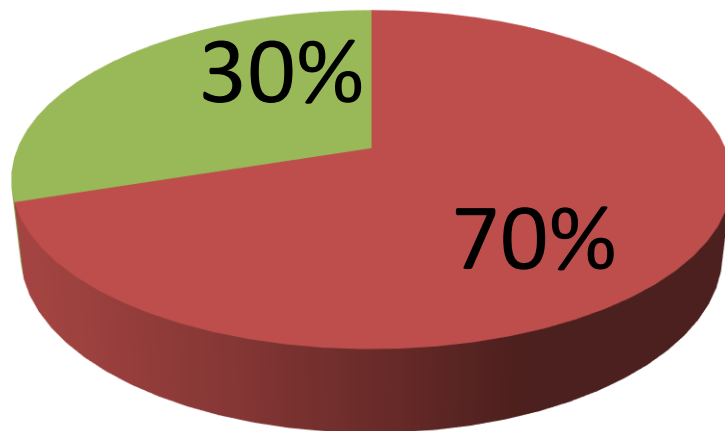
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc	1,600	48,000	576,000
Laminating	50	1,500	18,000
Flexi-load	108	3,240	38,880
Song download	100	3,000	36,000
Mobile Servicing	100	3,000	36,000
<b>Total Sales (A)</b>	<b>1,958</b>	<b>58,740</b>	<b>704,880</b>
<b>Less. Variable Expense</b>			
Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc	1,280	38,400	460,800
Laminating	10	300	3,600
<b>Total variable Expense (B)</b>	<b>1,290</b>	<b>38,700</b>	<b>464,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>668</b>	<b>20,040</b>	<b>240,480</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		400	4,800
Generator Bill		150	1,800
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>12,650</b>	<b>151,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,390</b>	<b>88,680</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc	96,000	20,000	1,16,000
Flexi-Load	12,000	-	12,000
Computer and Laminating Machine	25,000	-	25,000
Mobile Phone	-	80,000	80,000
Security	1,00,000	-	1,00,000
<b>Total</b>	<b>2,33,000</b>	<b>1,00,000</b>	<b>2,33,000</b>

## Source of Finance



- Entrepreneur's Contribution 233,000
- Investor's Investment 100,000
- Total 333,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Mobil Phone, Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc	3,000	90,000	1,080,000	1,134,000
Laminating	50	1,500	18,000	18,900
Flexi-load	108	3,240	38,880	40,824
Song download	100	3,000	36,000	37,800
Mobile Servicing	100	3,000	36,000	37,800
<b>Total Sales (A)</b>	<b>3,358</b>	<b>100,740</b>	<b>1,208,880</b>	<b>1,269,324</b>
<b>Less. Variable Expense</b>				
Mobil Phone, Mobile charger, Battery, Headphone, Memory card, Sound box, Card reader, Remote, Pen drive etc	2,400	72,000	864,000	907,200
Laminating	10	300	3,600	3,780
<b>Total variable Expense (B)</b>	<b>2,410</b>	<b>72,300</b>	<b>867,600</b>	<b>910,980</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>948</b>	<b>28,440</b>	<b>341,280</b>	<b>358,344</b>
<b>Less. Fixed Expense</b>				
Rent		3,000	36,000	36,000
Electricity Bill		400	4,800	5,300
Generator Bill		150	1,800	2,200
Mobile bill & SMS Monitoring		550	6,600	7,000
Transportation		800	9,600	11,600
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		400	4,800	5,300
<b>Non Cash Item</b>				
Depreciation		417	5,000	5,000
<b>Total Fixed Cost</b>		<b>13,717</b>	<b>164,600</b>	<b>168,400</b>
<b>Net Profit (E) [C-D]</b>		<b>14,723</b>	<b>176,680</b>	<b>189,944</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<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	100,000	
1.2	Net Profit	176,680	189,944
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		121,680
	<b>Total Cash Inflow</b>	<b>281,680</b>	<b>316,624</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,680</b>	<b>256,624</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 05 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



X9

HD

CMX 700

HD

HD

HD

HD

HD

HD

EXTRA

KMS



















গ্রামীণফোন

জাকের টেলিকম

বাজার রোড, ঘাটাইল, টাঙ্গাইল









# FAMILY PICTURE

