Proposed NU Business Name: JUWEL TELECOM & DECORATORS



Project identification and prepared by: Md. AMINUL ISLAM Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patowari



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD.JUWEL MIYA		
Age	:	4-09-1994 (21Years)		
Education, till to date	:	Class Eight		
Marital status		Single		
Children	:	N/A		
No. of siblings:	:	2 Brothers and 1 Sister		
Address	:	Vill: Proyagjani P.O: Borni P.S: Delduar, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father JOMELA KHATUN MD.BABUL MIYA Branch: Dubail Delduar, Centre # 21 (Male), Member ID: 7065, Group No: 10 Member since: 21/10/2000 (15Years) First Ioan: BDT 2000 /- Existing Ioan: 10,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Outstanding loan: 6040 Father No 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	:	4 years experience in running business.
Training Info	:	He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01744-345141
Family's Contact No.	:	01984-274684
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.BABUL MIYA joined Grameen Bank since 15 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

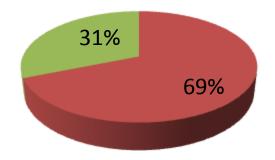
Proposed Nobin Udyokta Business Info			
Business Name	:	JUWEL TELECOM & DECORATORS	
Location	:	Katuli , Delduar, Tangail.	
Total Investment in BDT	:	BDT 257,000/-	
Financing	:	Self BDT 177,000/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10 ft x 10 ft= 80 square ft	
Security of the shop	:	_	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Decorator , B-kash,Load etc The business is operating by entrepreneur. Existing 1 employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Local Market . Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
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Revenue(Sales)			
Decorator	500	15000	180000
Bkash,load	300	9000	108000
Total Sales (A)	800	24000	288000
Less Variable Expense			
Decorator	300	9000	108000
Total variable Expense (B)	300	9000	108000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Rent		500	6000
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		200	2400
Total fixed cost (D)		7,300	87600
Net Profit (E)= [C-D]		7,700	92400

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Decorator	67000	30000	96000		
Load	16000		16000		
B-kash	80000	50000	130000		
Computer	15000		15000		
Total	177000	80000	257000		

Source of Finance



Entrepreneur's Contribution 177,000
Investor's Investment 80,000
Total 257,000

Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Decorator	700	21000	252000	264600
Bkash, load	450	13500	162000	170100
Total Sales (A)	1150	34500	414000	434700
Less Variable Expense				
Decorator	420	12600	151200	158760
Total variable Expense (B)	420	12600	151200	158760
Contribution Margin (CM) [C=(A-B)	730	21900	262800	275940
Less Variable Expense				
Rent		500	6,000	6,000
Electricity bill		300	3600	4000
Transportation		1,000	12000	8,600
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3800
Mobile bill		200	2400	2600
Total fixed cost (D)		7,300	87600	85,000
Net Profit (E)= [C-D]		14600	175200	190,940
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)				
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	175,200	190,940	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115,200	
	Total Cash Inflow	275200	306140	
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)	60000	60000	
	Total Cash Outflow	160,000	60000	
3	Net Cash Surplus	115,200	246140	



Strength W_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:03 Experience & Skill : 15 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Delduar Political unrest Regular customers;

Pictures



















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FAMILY PICTURE

