

## Proposed NU Business Name: **JAHID MOBILE JONE**



Project identification and prepared by: MD. Shahinur Rahman,  
Sherpur Unit, Bogra

Project verified by: MD. Muzaharul Islam



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD. JAHIDUL ISLAM</b>   |
| Age  | : | 02-06-1989 (27 Years)  |
| Education, till to date                          | : | HSC  |
| Marital status                                   | : | Married  |
| Children   | : | 2 SONS   |
| No. of siblings:                                 | : | 1 Brothers 2 Sisters   |
| Address  | : | Vill: andikumra, P.O: Serpur, P.S: Sherpur, Dist: Bogra  |
| 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. BABEYA KHATUN</b>  |
| (iii) Father's name                              | : | <b>MD. SHAHA ALI</b>   |
| (iv) GB member's info                            | : | Branch: Mlrjapur, Sherpur, Centre # 44(Female),<br>Member ID: 2998; No:03<br>Member since: 05-07-1998(18 Years)<br>First loan: 2,000 taka. |
| Further Information:                             |   | Existing Loan: BDT 100000, Outstanding loan: BDT 56000   |
| (v) Who pays GB loan installment                 | : | Nil  |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 0 years experience in running business.<br>He has 1 year training. |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01711448221  |
| Mother's Contact No.  | : | 01774115353  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.          |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BABEYA KHATUN** joined Grameen Bank since 18 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>JAHID MOBILE JONE</b>  |
| Location  | : | Shah turkanplaza, Seruya bototola   |
| Total Investment in BDT                           | : | BDT 500000/-  |
| Financing   | : | Self BDT 400000/-(from existing business) %<br>Required Investment BDT 100,000/-(as equity) %   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 15 ft x 10 ft= 150 square ft  |
| Security of the shop                              | : | -   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Sherpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

## Existing Business (BDT)

| Particular                                | Daily | Monthly | Yearly  |
|---|-------|---------|---------|
| <b>Revenue(Sales)</b>                     |       |         |         |
| Mobile accessories ,charger, etc          | 3700  | 111000  | 1332000 |
| <b>Total Sales (A)</b>                    | 3700  | 111000  | 1332000 |
| <b>Less Variable Expense</b>              |       |         |         |
| Mobile accessories ,charger, etc          | 2960  | 88800   | 1065600 |
| <b>Total variable Expense (B)</b>         | 2,960 | 88800   | 1065600 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 740   | 22200   | 266400  |
| <b>Less Variable Expense</b>              |       |         |         |
| Rent                                      |       | 2,000   | 24000   |
| Electricity bill                          |       | 700     | 8400    |
| Transportation                            |       | 2,000   | 24000   |
| Salary (self)                             |       | 5000    | 60000   |
| Salary(Staff)                             |       | 6000    | 72000   |
| Entertainment                             |       | 300     | 3600    |
| Guard                                     |       | 200     | 2400    |
| Mobile bill                               |       | 300     | 3600    |
| <b>Total fixed cost (D)</b>               |       | 16,500  | 198000  |
| <b>Net Profit (E)= [C-D]</b>              |       | 5,700   | 68400   |

## Investment Breakdown

| Nobile, Led,Fan         | Existing | Proposed | Total  |
|-------------------------|----------|----------|--------|
| Plane sheet             | 250,000  | 55,000   | 305000 |
| Battery,Charger,Battery | 100,000  | 35,000   | 135000 |
| Others                  | 50,000   | 10,000   | 60000  |
|                         | 400,000  | 100,000  | 500000 |

## Source of Finance



## Financial Projection (BDT)

| Paticular                                | Daily | Monthly | Year1         | Year 2        |
|--|-------|---------|---------------|---------------|
| <b>Revenue(Sales)</b>                    |       |         |               |               |
| Mobile accessories ,charger, fan,etc,    | 4800  | 144000  | 1728000       | 1814400       |
| <b>Total Sales (A)</b>                   | 4800  | 144000  | 1728000       | 1814400       |
| <b>Less Variable Expense</b>             |       |         |               |               |
| Mobile accessories ,charger, fan,etc     | 3840  | 115200  | 1382400       | 1451520       |
| <b>Total variable Expense (B)</b>        | 3,840 | 115200  | 1382400       | 1451520       |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 960   | 28800   | 345600        | 362880        |
| <b>Less Variable Expense</b>             |       |         |               |               |
| Rent                                     |       | 2,000   | 15,000        | 15,000        |
| Electricity bill                         |       | 900     | 10800         | 11000         |
| Transportation                           |       | 2,500   | 30,000        | 31,000        |
| Salary (self)                            |       | 5000    | 60000         | 60000         |
| Salary(Staff)                            |       | 6000    | 72000         | 72000         |
| Entertainment                            |       | 300     | 3600          | 3600          |
| Guard                                    |       | 200     | 2400          | 2400          |
| Mobile bill                              |       | 400     | 4800          | 5000          |
| <b>Total fixed cost (D)</b>              |       | 17,100  | 196,200       | 200,000       |
| <b>Net Profit (E)= [C-D]</b>             |       | 11700   | 140400        | 162,880       |
| Investment Payback                       |       |         | <b>60,000</b> | <b>60,000</b> |



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

| SR#        | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 1.5(Year)</i> |
|------------|---|---------------------|-----------------------|
| 1          | Cash Inflow                                       |                     |                       |
| 1.1        | Investment Infusion by Investor                   | 100,000             |                       |
| 1.2        | Net Profit  | 140,400             | 162,880               |
| 1.3        | Depreciation (Non cash item)                      |                     |                       |
| <b>1.4</b> | Opening Balance of Cash Surplus                   |                     | 80,400                |
|            | <b>Total Cash Inflow</b>                          | 240400              | 243280                |
| 2          | Cash Outflow                                      |                     |                       |
| 2.1        | Purchase of Product                               | 100,000             |                       |
| 2.2        | Payment of GB Loan                                |                     |                       |
| <b>2.3</b> | Investment Pay Back (Including Ownership Tr. Fee) | 60000               | 60000                 |
|            | <b>Total Cash Outflow</b>                         | 160,000             | 60000                 |
| 3          | <b>Net Cash Surplus</b>                           | 80,400              | 183280                |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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









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PERICE P70

95

# জাহিদ

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- ☺ সফটওয়্যার
- ☺ মোবাইল সার্ভিসিং
- ☺ কম্পিউটার এক্সেসরীজ
- ☺ ব্যাটারি চার্জার
- ☺ মেমোরি কার্ড



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শেরপুর, বগুড়া।



জাহিদ মোবাইল জোন  
০১৭১১, ০১৭১২, ০১৭১৩, ০১৭১৪,  
০১৭১৫, ০১৭১৬, ০১৭১৭, ০১৭১৮  
কোডের সিম কার্ড পাওয়া যায়।  
ফোন নং ০১৭১১-৪৪৭২১১









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মোবাইল : ০২৯৫৬০৪৭৯, ০২৯৫৬০৪৭৯

৪.১৭  
পান প্রতি ১০ পেনসেন্ট

**জাহিদ মোবাইল জোন**

কর্ম ছাড়া প্রার্থনা কবুল হয় না



# FAMILY PICTURE

