

# Proposed NU Business Name: **MS BISMILLAH ELECTRONICS & TELECOM**



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Mohastha Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



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

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

Name	:	<b>MD. REJVI AHAMED SIZAN</b>
Age	:	08-12-1996 (21Years)
Education, till to date	:	Diploma
Marital status	:	UNMARRIED
Children	:	N/A
No. of siblings:	:	1 Sister 1 Brother
Address	:	Vill: Brindabon Para, P.O: Bogra Sadar , P.S: Bogra, 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 SHAWAPNA BEGUM</b>
(iii) Father's name	:	<b>MD. HIFZUR RAHMAN</b>
(iv) GB member's info	:	Branch: Nishindara Bogra Centre # 24(Female), Member ID: 2918/2, Group No: 07 Member since: 2006(11Years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT 6500/- Outstanding loan: BDT 8250/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	No
Business Experiences and Training Info	:	4years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-942320
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit ,Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SHAWAPNA BEGU** joined Grameen Bank since 8 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS BISMILLAH ELECTRONICS &amp; TELECOM</b>
Location	:	Sonatola Road
Total Investment in BDT	:	BDT 370000/-
Financing	:	Self BDT 310000/- (from existing business) 84% Required Investment BDT 60,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 16 ft= 128 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Telecom Accessories &amp; electronics item etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1employee.</li><li>▪After getting equity fund 2 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra .</li><li>▪Agreed grace period is 3 months.</li></ul>

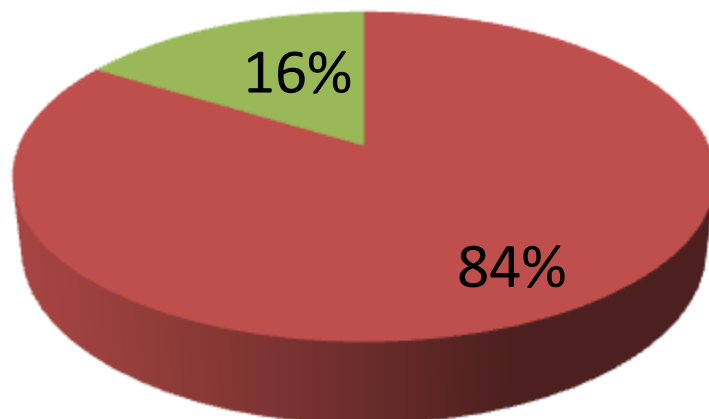
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Telecom Accessories	2500	75000	900000
Bikash & Flexi	100	3000	36000
<b>Total sales (A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>
<b>Less Variable Exp.</b>			
Telecom Accessories	1875	56250	675000
<b>Total Variable exp. (B)</b>	<b>1875</b>	<b>56250</b>	<b>675000</b>
<b>Contribution Margin CM [C= (A-B)]</b>	<b>725</b>	<b>21750</b>	<b>261000</b>
<b>less fixed exp.</b>			
Rent		2500	30000
Electricity bill		700	8400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile		200	2400
<b>total fixed cost (D)</b>		<b>14300</b>	<b>171600</b>
<b>Net profit (E) [C-D]</b>		<b>7450</b>	<b>89400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Computer	1	40000	40,000			0	40,000
Cable	30	1000	30,000	20	1000	20,000	50,000
Switch	200	100	20,000	100	100	10,000	30,000
Others	200	100	20,000	100	100	10,000	30,000
Watch	100	100	10,000			0	10,000
Mobile	0	0	0	10	2000	20,000	20,000
Bikash & Flexi	1	40000	40,000			0	40,000
Security			150,000				150,000
<b>Total</b>	<b>532</b>		<b>310,000</b>	<b>230</b>		<b>60,000</b>	<b>370,000</b>

## Source of Finance



- Entrepreneur's Contribution 310,000
- Investor's Investment 60,000
- Total 370,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	4000	120000	1440000	1512000	1587600
Bikash	250	7500	90000	94500	99225
<b>Total Sales (A)</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
less variable Expenses					
Telecom Accessories	3000	90000	1080000	1134000	1190700
Total variable Expenses (B)	3000	90000	1080000	1134000	1190700
<b>Contribution Margin (CM)= (A-B)</b>	<b>1250</b>	<b>37500</b>	<b>450000</b>	<b>472500</b>	<b>496125</b>
<b>Less Fixed Expenses</b>					
Rent		2500	30000	30000	30000
Electricity bill		700	8400	16000	3000
Transportation		580	6960	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		17000	204000	204000	204000
Entertainment		460	5520	5520	5520
Guard		100	1200	1200	1200
Mobile		300	3600	7400	3600
Total Fixed Cost		26640	319680	359120	310320
<b>Net Profit (E) (C-D)</b>		<b>10860</b>	<b>130320</b>	<b>113380</b>	<b>185805</b>
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	130,320	113,380	185805
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		106,320	195700
	<b>Total Cash Inflow</b>	190320	219700	381505
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	
3	<b>Net Cash Surplus</b>	106,320	195700	357505

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 02  
Experience & Skill : 4; Years:04  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

