

Proposed NU Business Name: **BISMILLAH TELECOM**



Project identification and prepared by: Ramendra Nath Halder
Sonagazi, Feni

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR UDDIN
Age	:	10/03/1994 (24Years)
Education, till to date	:	Class- 8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Char Khandokar P.O: Bhaddor Hat, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI KHATIZA
(iii) Father's name	:	MD: SAMSUL HUDA
(iv) GB member's info	:	Branch: Char Chandia, Centre # 87/(Female), Member ID:10124, Group No: 01 Member since: 03-10-2011 (6 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0/-
(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 No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01819-665584
Mother's Contact No.	:	01832-550641
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI KHATIZA joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Caw business.

Proposed Nobin Udyokta Business Info

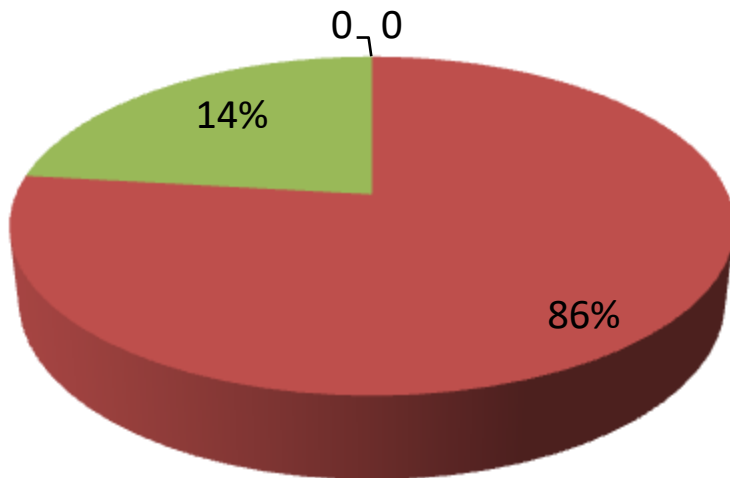
Business Name	:	BISMILLA TELECOM
Location	:	Ali Mortuza Tower,Takia Road,sonagazi, Feni.
Total Investment In BDT	:	Bdt 3,62000/-
Financing	:	Self BDT 3,12000/- (From Existing Business) 86% Required Investment Bdt,50,000(as Equity) 14%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	12 Ft X 10 ft. = 120 Square Ft
Security Of The Shop	:	25,0000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Mobiel Set,Mobile Parts,Anargi Balb,Cable, & others.▪Average 30% Gain On Sale.▪The Business Is Operating By Entrepreneur.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobiel Set,Mobile Parts,Anargi Balb,Cable, & others.	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Mobiel Set,Mobile Parts,Anargi Balb,Cable, & others.	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		800	9600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		9000	108000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Computer	1	37,000	37,000	0	0	0	37,000
Especar	5	1,500	7,500	0	0	0	7,500
Mobile	10	2,000	20,000	10	2,000	20,000	40,000
Mobile Parts	0	0	20,000	0	0	0	20,000
Enargi Balb	50	250	12,500	30	250	7,500	20,000
Others	0	0	15,000	0	0	22,500	22,500
Security			200000			0	0
						0	0
Total	66	40750	3,12,000	40	2,250	50,000	3,62,000



Entrepreneur's Contribution	312,000	86%
Investor's Investment	50,000	14%
Total	362,000	

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobiel Set,Mobile Parts,Anargi Balb,Cable, & others.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Mobiel Set,Mobile Parts,Anargi Balb,Cable, & others.	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		800	9600	9900	10200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9000	108000	108400	108800
Net Profit (E)= [C-D]		18000	216000	226800	238140
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	216,000	226800	238140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		196000	402800
	Total Cash Inflow	266,000	422,800	640,940
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	196,000	402,800	620,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:05 Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Takia Road, Sonagazi, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Digitalo
2.1 Ch
1
L-940

KIP
MODEL: KIP-100
WATER PURIFIER

WASIF
BIDYUT





