

## Proposed NU Business Name: **BISMILLAH TELECOM**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Minarul Islam</b>
Age	:	10-11-1984 ( 34 Years)
Education, till to date	:	Hsc
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Amaiya ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Minara Begum
(iii) Father's name	:	Md Nasir Uddin
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 15 (Female), Member ID: 5304 , Group No: 05 Member since: 12-06-1999 ( 14Years) First loan: BDT = 5,000 /- Last Loan= 30,000/- Outstanding loan:= Nill
Further Information:		
(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 & Skill Own Business and Training Info	:	12 years of business experience. 12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-987000
Family's Contact No.	:	01881-166282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Minara Begum** joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Bismillah Telecom
Location	:	Amaiya, Borobari, Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 405,000/-
Financing	:	Self BDT 305,000/- (from existing business) 75% Required Investment BDT 100,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Stationary, Bkash, Flexiload, etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Gulithan, Tongi.</li><li>▪Agreed grace period is 3 months.</li></ul>

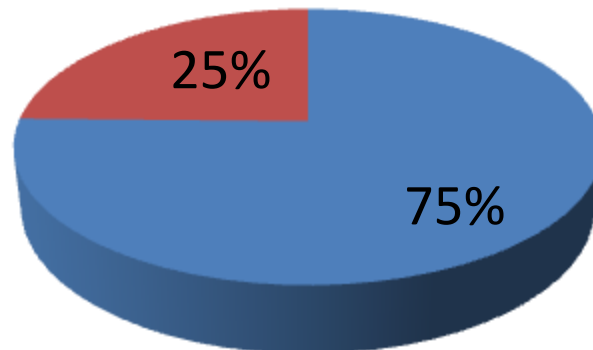
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Stationary & Flexi, Bkash	2,500	75,000	900,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Stationary & Flexi, Bkash	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		250	3,000
Transportation		200	2,400
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,750</b>	<b>105,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,250</b>	<b>75,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Stationary	50	60	3000	Stationary	50	60	3000	6,000
Flexiload	4	15000	60000	Flexiload	4	5000	20000	80,000
Bkash	0	0	100000	Bkash	0	0	40000	140,000
Electric Bill	0	0	40000	Electric Bill	0	0	10000	50,000
Gas Bill	0	0	50000	Gas Bill	0	0	10000	60,000
Water Bill	0	0	50000	Water Bill	0	0	10000	0
	0	0	0			0	0	0
	0	0	0			0	0	0
	0	0	0			0	0	0
	0	0	0				0	0
Others			2000	Others			7,000	9,000
<b>Total</b>			<b>305,000</b>				<b>100,000</b>	<b>405,000</b>

## Source of Finance

■ Entrepreneur's contibution 305000   ■ Investor's Investment 100000   ■ Total 405000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Stationary & Flexi, Bkash	3,500	105,000	1,260,000	1,323,000	1,389,150
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>	<b>1,389,150</b>
<b>Less. Variable Expense</b>					
Stationary & Flexi, Bkash	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		262.5	3,150	3,308	3,473
Transportation		200	2,400	2,400	2,400
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>8,813</b>	<b>105,750</b>	<b>106,538</b>	<b>107,364</b>
<b>Net Profit (E) [C-D]</b>		<b>12,188</b>	<b>146,250</b>	<b>158,063</b>	<b>170,466</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	146,250	158,063	170,466
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		106,250	224,313
	<b>Total Cash Inflow</b>	<b>246,250</b>	<b>264,313</b>	<b>394,778</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)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>106,250</b>	<b>224,313</b>	<b>354,778</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Own Business : 12 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



কম্পিউটার

হার্ডওয়্যার

কম্পিউটার সিস্টেম সার্ভিস (সিটিসি)  
বড়সারী, কলকাতা, ভারত।  
ফোন: ০৩৩ ২৪৪০২৪০৭



এক  
সকল প্র  
ইলেকট্রনিক্স  
এবং হার্ডওয়্যার

সিটিসি  
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এখানে বিদ্যুৎ,  
গ্যাস ও পানির  
বিল দেওয়া যায়।



A blue notice with a small portrait of a person and some text, likely related to bKash services.



A collection of utility-related notices, including a yellow one with a smartphone image and a white one with a calendar grid.



bKash logo and the number 017, likely a phone number for services.



স্ক্র্যাচ  
১৯  
১৯  
সেবান:



করম পূরণের নির্দেশিকা  
bKash  
ফ্রি!



4G logo



10GB offer



Small portrait of a person





# FAMILY PICTURE

