

Proposed NU Business Name: **BISMILLAH TELECOM**

Project identification and prepared by: Romendronath halder.  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>MD.HANIF</b>
Age	:	1-1-1990 (27Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers, 02 Sisters
Address	:	Vill: Uttor char Shahvikari P.O: Kachari pukur P.S: Sonagazi Dist: Feni
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>NUR BANU</b>
(iii) Father's name	:	<b>LET. ABU TAHER</b>
(iv) GB member's info	:	Branch : Char darbesh, sonagaji Centre 9(Female), Member ID: 1213/2, Group No: 02 Member since: 18-03-2007(10years) First loan: BDT 5000
Further Information:		Existing loan: BDT 60000, Outstanding Loan: 30760
(v) Who pays GB loan installment	:	Uncle
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Yes
Business Experiences and Training Info	:	04 years experience in running business.04 Years in own business He has no training.
Other Own/Family Sources of Income	:	Fisheries
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820089584
Family's Contact No.	:	01859041684
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURBANU** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

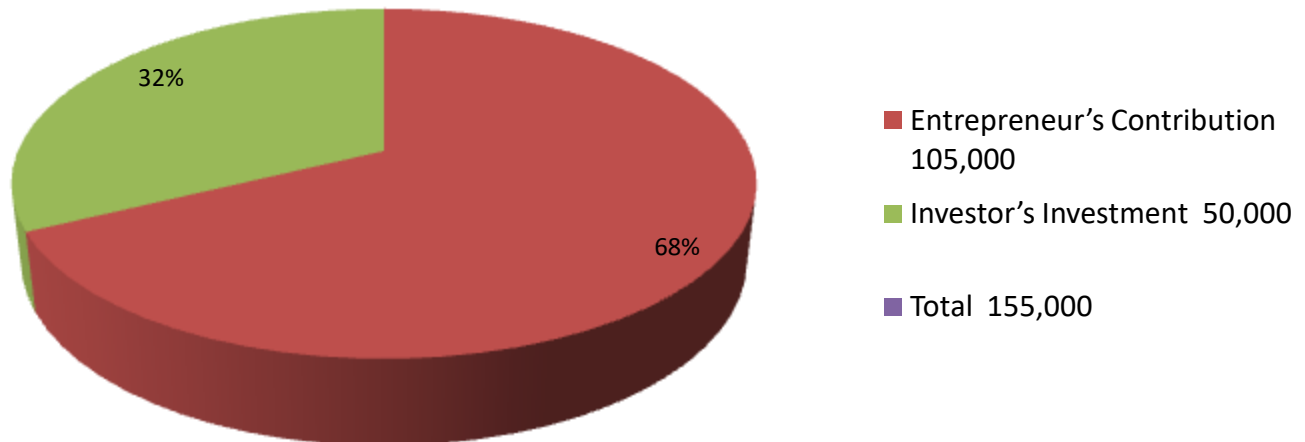
Business Name	:	<b>RIJAL COMPUTER</b>
Location	:	Karamatiay Bazar
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 105000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Electric &amp; computer Parts, e.t.c</li><li>▪Average 18% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Feni .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Electric & computer Parts, e.t.c	2400	72000	864000
	0	0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Electric & computer Parts, e.t.c	1968	59040	708480
Total Variable Expense	1968	59040	708480
Contributon Margin (CM) [C=(A-B)]	432	12960	155520
Less Fixed Expense			
Rent		800	9600
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard		100	1200
Generator		600	7200
Mobile Bill		300	3600
Total Fixed Cost (D)		8200	98400
Net Profit (E)= [C-D]		4760	57120

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Electric & computer Parts, e.t.c			100,000			50,000	150,000
<b>Security</b>			5,000			0	5,000
			0			0	0
	0	0	105,000	0	0	50,000	155,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Electric & computer Parts, e.t.c	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Electric & computer Parts, e.t.c	2460	73800	885600	929880	976374
<b>Total Variable Expense</b>	<b>2460</b>	<b>73800</b>	<b>885600</b>	<b>929880</b>	<b>976374</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Fixed Expense</b>					
Rent		800	9600	9600	9600
Electric Bill		600	7200	7500	7800
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		600	7200	7200	7200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>91200</b>	<b>91900</b>	<b>92615</b>
<b>Net Profit (E)= [C-D]</b>		<b>8000</b>	<b>96000</b>	<b>100800</b>	<b>105840</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76000	156800
	<b>Total Cash Inflow</b>	<b>146,000</b>	<b>176,800</b>	<b>262,640</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,000</b>	<b>156,800</b>	<b>242,640</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 4 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





















# FAMILY PICTURE