

Proposed NU Business Name: **BISMILLAH TELECOM & KONI ELECTRONICS**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LALON SARKER
Age	:	27-10-1988 (28 Years)
Education, till to date	:	Graduate
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Roghunathpur, P.O: Golabari, P.S: Durgapur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ALEYA BEGUM
(iii) Father's name	:	MD. MOSLEM
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 30(Female), Member ID: 1470/4, Group No: 02 Member since: 20-12-2002 TO 30-1-2014 (11Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 3000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-813590
Mother's Contact No.	:	01761-452857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ALEYA BEGUM joined Grameen Bank since 11years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH TELECOM & KONI ELECTRONICS
Location	:	Mollapara Bajar, Puthia
Total Investment in BDT	:	BDT 330000/-
Financing	:	Self BDT 230000/- (from existing business) 62% Required Investment BDT 1,00,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 08 ft= 324 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Electronics Item.▪ Average 15% gain on sale.▪ The business is operating by entrepreneur. Existing no employees.▪ Agreed grace period is 3 months.

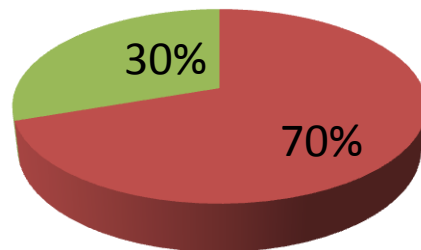
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & Electric accessories	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Mobile & Electric accessories	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Generator		500	6000
Mobile bill		300	3600
Total fixed cost (D)		7,400	88800
Net Profit (E)= [C-D]		7,600	91200

Investment Breakdown

Particulars	Existing	Proposed	Total
Mobile & battery	60,000	20,000	80000
Fan	33,000	20,000	53000
Pressure & rice cooker	42,000		42000
Gift	22,000	20,000	42000
Rajor	13,000	0	13000
Speaker	4,000	20,000	24000
Watch, clock	6,000	0	6000
Electric items	41000	0	41000
Exercise book, iron	9000		9000
Mobile accessories		20000	20000
	230,000	100,000	330000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 100,000
- Total 330,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & Electric accessories	3800	114000	1368000	1436400
Total Sales (A)	3800	114000	1368000	1436400
Less Variable Expense				
Mobile & Electric accessories	3040	91200	1094400	1149120
Item				
Total variable Expense (B)	3,040	91200	1094400	1149120
Contribution Margin (CM) [C=(A-B)]	760	22800	273600	287280
Less Variable Expense				
Rent		0	15,000	15,000
Electricity bill		700	8400	8600
Transportation		1,500	18,000	18,500
Salary (Self)		5000	60000	60000
Entertainment		600	7200	7400
Guard		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		8,200	114,600	115,700
Net Profit (E)= [C-D]		14600	175200	171,580
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	175,200	171,580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		115,200
	Total Cash Inflow	275200	286780
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	115,200	226780

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

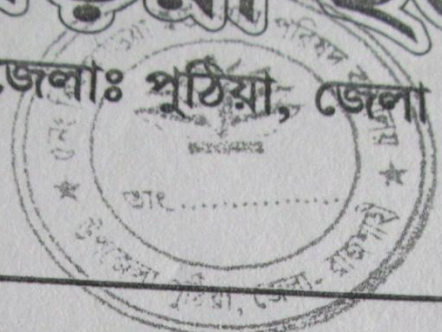
২৬ পি ১৩নং ফরম
ধারা ৫৩ (তফসিল-২) বিধান দ্রষ্টব্য

শিলমাড়িয়া ইউনিয়ন পরিষদ

উপজেলাঃ পুঠিয়া, জেলা : রাজশাহী

স্মক নং- 903

তারিখ ০১/৬/২০২২



লাইসেন্স নং- ১০০

১) বিস্মিল্লী হুটে সিকান্স প্রিন্ট বানি ইলেকট্রনিক্স

কারীর নাম..... স্মাঃ মালিক মরকাত

র নাম..... স্মাঃ মালিক মরকাত

স্বাক্ষরিতঃ বাস্তব, ঠিকানা: স্মাত বাস্তব, পুঠিয়া



Various product boxes at the top left, including one with a cow and another with a green circular logo.

KONA HIGH SPEED FAN
PARADISE QUARTZ

NOVA
Electric Rice Cooker

MARUTI
THE MEAL MAKER

PLATE COOKER

MARUTI
3

LION
Vacuum Fl...

SYNDHON
SYNDHON
SYNDHON

MAGIC
SUPER CLEAN

LB
MPP
REZ







HOI POT
SUPER

KIAM

Lamiga
7 Pcs Soup Set

Lamiga
7 Pcs Soup Set

Arabu

Arabu
5 Pcs

MASHRI
4 Pcs



Mon
Melamata
Gift Set

SHARIF
MONHAI
Abduh

RODELA
SHARIF

Stacks of green boxes, likely instant noodle packages.

INO



SEIKO
WAI CHICK



त्रिफेडर आर्किड
द्विभागी पत्र

क्रमांक	वस्तु	दर
१०७
१०८
१०९
११०
१११
११२
११३
११४
११५
११६
११७
११८
११९
१२०



Man in a red and white striped polo shirt standing behind the counter.

Shelves in the background are stocked with packaged goods including:
Kiam, Lion, Lamiya, Arabiya, Rodela, Sanghai, Mafii, Grameen, Sharif Terhi Set, Manna Plus, and others.

Smartphones displayed in the glass counter.

DIGIMAX calculators displayed in the glass counter.

Watches displayed in the glass counter.

Lemon advertisement on the blue counter front.

Advertisement for mobile phone accessories on the blue counter front.

FAMILY PICTURE

