

## Proposed NU Business Name: **SIAM COMPUTER AND TELECOM**



Project identification and prepared by: Md.Rokon Uddin,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>ABUL HOSEN</b>
Age	:	12-11-1992 (25 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brothers, 02 Sister
Address	:	Vill: Dorojpara P.O: Jahanabad , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>GOLNAHAR</b>
(iii) Father's name	:	<b>DIL MOHAMMOD</b>
(iv) GB member's info	:	Branch: Rayghati Mohanpur Centre 102 (Female), Member ID: 10428, Group No: 03 Member since :10-10-2009 (8Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT 35,000 Outstanding loan:
(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.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan Chash
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-166634
Mother's Contact No.	:	01716-662165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GOLNAHAR** joined Grameen Bank since 8 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SIAM COMPUTER AND TELECOM</b>
Location	:	Jahanabad Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 97,000/-
Financing	:	Self BDT 47,000/- (from existing business) 48% Required Investment BDT 50,000/- (as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft = 100 sft
Implementation	:	<ul style="list-style-type: none"> <li>▪ The business is planned to be scaled up by investment in existing; Studio, Photocopy, bKash, Flexilod etc.</li> <li>▪ Average 100% gain on sale.</li> <li>▪ The business is operating by entrepreneur. Existing 1 employees. After getting equity fund no employee will be appointed.</li> <li>▪ The shop is Rent</li> <li>▪ Collects goods from Rajshahi.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Photocopy,bkash,Flexilod etc. Item	600	18,000	2,16,000
<b>Total Sales (A)</b>	600	18,000	2,16,000
<b>Less. Variable Expense</b>			
Photocopy,bkash,Flexilod etc. Item	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Rent		400	4,800
Electricity Bill		200	2,400
Mobile Bill		450	5,400
Salary (self)		5,000	60,000
Guard		150	1,800
Transportation		500	6,000
Entertainment		300	3,600
Salary (staff)		3,000	36,000
<b>Total fixed Cost (D)</b>		<b>10,000</b>	<b>1,20,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kagoj, Kali	-	-	2,000	-	-	-	2,000
Flexi,bkash,DBBL	-	-	45,000	-	-	20,000	65,000
Photocopy Meshine	1	40000	40,000	-	-	-	40,000
Computer	1	25000	25,000	-	-	-	25,000
Stil Camera	1	10000	10,000	-	-	-	10,000
Advence For Shop	-	-	25,000	-	-	-	25,000
Steshonari Item	-	-	-	-	-	30,000	30,000
<b>Total</b>	<b>3</b>		<b>47,000</b>			<b>50,000</b>	<b>97,000</b>

## Source of Finance



- Entrepreneur's Contribution 47,000
- Investor's Investment 50,000
- Total 97,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Stashonari,Studio, Photocopy Item	900	27,000	3,24,000	3,40,200	3,57,210
<b>Total Sales (A)</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Variable Expense</b>					
Stashonari,Studio, Photocopy Item	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent		400	4,800	4,800	4,800
Electricity Bill		350	4,200	4,500	5,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1000	12,000	13,000	15,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)		3,000	36,000	36,000	36,000
Guard Bill		150	1,800	1,800	1,800
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>11,000</b>	<b>1,32,000</b>	<b>1,34,300</b>	<b>1,37,800</b>
<b>Net Profit (E) [C-D]</b>		<b>16,000</b>	<b>1,92,000</b>	<b>2,05,900</b>	<b>2,19,410</b>
<b>Investment Payback</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	1,92,0000	2,05,900	2,19,410
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,72,000	3,57,900
	<b>Total Cash Inflow</b>	<b>2,42,000</b>	<b>3,77,900</b>	<b>5,77,310</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)	20,000	20,000	20,000
	<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>1,72,000</b>	<b>3,57,900</b>	<b>5,57,310</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 5 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

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স্ট্রিক্ট খোলা  
ও  
স্ট্রিক্ট করা হয়  
সিটিসি নম্বর 162

MARKET  
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স্বাস্থ্য নম্বরঃ  
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DBBL করা হয়  
স্বাস্থ্য-সেবা সেবা  
মোবাইল ব্যাংকিং  
সিটিসি নম্বর 1621



মোবাইল ব্যাংকিং  
সিটিসি নম্বর 1621

আমি শিয়েরে রাইকে  
টাকা পাইয়ে না, রাখতে  
করি না। আইন মেয়ে  
বিশ্বস্তে রাখতে পারি।

মোবাইল ব্যাংকিং  
সিটিসি নম্বর 1621

মোবাইল ব্যাংকিং  
সিটিসি নম্বর 1621

কম গ্র্যান্ড ক  
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- ইন্টারনেটে সরকারী ও বেসরকারী আবেদন করা হয়।
- ইন্টারনেটে সরকারী ও বেসরকারী রেজাল্ট পাওয়া যায়।
- E-mail একাউন্ট তৈরী ও E-mail করা হয়।
- Facebook একাউন্ট তৈরী করা হয়।
- দেশ-বিদেশে (স্বল্প মূল্যে) ভিডিও/অডিও কল করা হয়।
- কম্পিউটার সার্ভিসিং করা হয়।
- বিভিন্ন সরকারী ও বেসরকারী ফরম ও সনদপত্র পাওয়া যায়।
- বিয়ের কার্ড ছাপানো হয়।

● ডিজিটাইজেশন করা হয়।  
● জালপত্র পাওয়া যায়।

আবাদ বাজার





# FAMILY PICTURE

