

Proposed NU Business Name: **AKTAR COMPUTER AND STUDIO**



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	:	MD. AKTAR HOSSEN
Age	:	17-07-1994 (23 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill: Barigram, P.O:Hatgangopara, P.S: Bagmara , 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. SOKHINA BIBI
(iii) Father's name	:	MD. EMAN ALLI
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 15 (Female), Member ID: 1332, Group No: 01 Member since: 2011-2015(4Years) First loan: BDT 12,000
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	3 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-931265
Mother's Contact No.	:	01792-902599
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOKHINA BIBI joined Grameen Bank since 4 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKTAR COMPUTER AND STUDIO
Location	:	Barigram,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 45,000/-
Financing	:	Self BDT 15,000/-(from existing business) 33% Required Investment BDT 30,000(as equity) 67%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15ft x 10 ft = 150 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Electric item etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

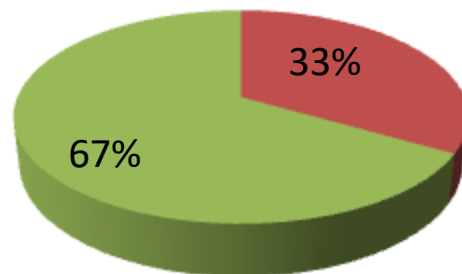
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)	500	15,000	1,80,000
Sstudio,Computer From Income	200	6,000	72,000
Total Sales (A)	500	15,000	1,80,000
Less. Variable Expense			
Electronics Item	350	10,500	1,26,000
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]			
Less. Fixed Expense			
Rent		5,00	6,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		4,000	48,000
Transportation		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Battery	25	230	5,750	50	230	11,500	17,250
Mobile Charger	20	90	1,800	100	40	4,000	5,800
Headphone	20	70	1,400	100	70	7,000	8,400
Skin Paper	30	75	2,250	100	75	7,500	9,750
Others Item	-	-	3,800	-	-		3,800
Total	95		15,000	100		30,000	45,000

Source of Finance



- Entrepreneur's Contribution
15,000
- Investor's Investment 30,000
- Total 45,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Electric o Electronics Item	1,000	30,000	3,60,000	3,78,000	3,96,900
Sstudio,Computer From Income	200	6,000	72,000	75,600	79,380
Total Sales (A)	1,000	30,000	3,60,000	3,78,000	3,96,900
Less. Variable Expense					
Electric o Electronics Item	700	21,000	2,52,000	2,64,600	2,77,830
Total variable Expense (B)	700	21,000	2,52,000	2,64,600	2,77,830
Contribution Margin (CM) [C=(A-B)	500	15,000	1,80,000	1,89,000	1,98,450
Less. Fixed Expense					
Rent		5,00	6,000	6,000	6,000
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		4,000	48,000	48,000	48,000
Transportation		500	6,000	6,500	7,000
Entertainment		300	3,600	4,000	4,500
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		6,00	72,000	73,700	75,700
Net Profit (E) [C-D)		9,000	1,08,000	1,15,300	1,22,750
Investment Payback			12,000	12,000	12,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	1,08,000	1,15,300	1,22,750
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		96,000	1,99,300
	Total Cash Inflow	1,38,000	211,300	322050
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	96,000	1,99,300	310050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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

আকতার

কম্পিউটার
সুইডিঙ

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প্রো.মো. আকতার হোসেন

সেবা সমূহ:

- কম্পিউটার কম্পোজ
- ছবি তোলা
- গান তোলা
- ইন্টারনেট সার্ভিস

বিষ্ণু মার্কেট, হাট গাঙ্গ্রোপাড়া, #০১৭৪৭ ৯৩১২৬৫





2016

Month	Days
Jan	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Feb	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28
Mar	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Apr	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
May	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Jun	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
Jul	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Aug	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Sep	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
Oct	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Nov	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
Dec	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31



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FAMILY PICTURE

