

Proposed NU Business Name: **MS MASUD COMPUTER AND TELECOM CENTER**



Project identification and prepared by: Md. Mokter,
Adomdighi Unit, Bogra

Project verified by: Md. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MASUD RANA
Age	:	31-12-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 1 Sister
Address	:	Vill: Dhontola, P.O: Noshrotpur , P.S: Adomdighi Dist: Bogra
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 ZOSNA
(iii) Father's name	:	MD MOJIBOR RAHMAN
(iv) GB member's info	:	Branch: Nosrotpur , Adomdighi , Centre # 15(Female), Member ID: 1514 , Group No: 01 Member since: 01-01-2002 to Continue (15 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 26700/-
(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 and Training Info	:	10 years experience in running business. 07 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-989699
Mother's Contact No.	:	01741-389793
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ZOSNA joined Grameen Bank since 15 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MASUD COMPUTER AND TELECOM CENTER
Location	:	Nosrotpur Bazar, Adomdighi, Bogra.
Total Investment in BDT	:	BDT 2,24,500/-
Financing	:	Self BDT 1,74,500/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft = 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories , Bikash services▪The business is operating by entrepreneur. Existing 01 employee.▪01 will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

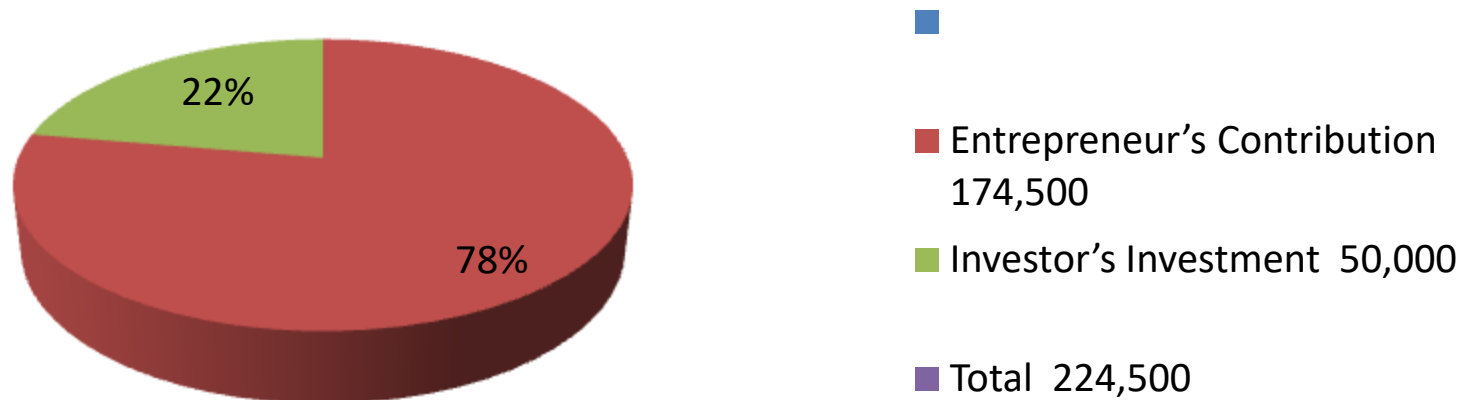
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile accessories sales	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Mobile accessories cost	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		1,400	16,800
Electricity Bill		1,700	20,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		2,000	24,000
Entertainment		200	2,400
Guard		100	1,200
Generator		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		11,200	134,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	15	2500	37,500	25	2,000	50,000	87,500
Battary	100	300	30,000	0	300	0	30,000
Memory	30	400	12,000	0	300	0	12,000
Charger	80	100	8,000	0	300	0	8,000
Charger light	40	200	8,000	0	2500	0	8,000
Sound Box	20	400	8,000	0	0	0	8,000
Head phone	100	100	10,000	0	4000	0	10,000
Energy Bulb	20	150	3,000	0	500	0	3,000
Rimot	80	100	8,000	0	4000	0	8,000
Security	1	50000	50,000	0	0	0	50,000
Total	486	0	174500	25	13900	50000	224500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile accessories sales	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Mobile accessories cost	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
House rant		1400	16,800	16,800	16,800
Electricity Bill		1700	20,400	20,400	20,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		2000	24,000	24,000	24,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Generator		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		11,200	134,400	134,400	134,400
Net Profit (E) [C-D]		11,300	135,600	149,100	163,275
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	135,600	149,100	163,275
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		115,600	244,700
	Total Cash Inflow	185,600	264,700	407,975
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	115,600	244,700	387,975

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:01
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Nosrotpur bazar,Adomdighi,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





MULTY PLUG

Diferentes Texturas

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FAMILY PICTURE

