

Proposed NU Business Name: **MA-BABAR DUYA COMPUTER CENTER**



Project identification and prepared by: Md. Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONER HOSSEN
Age	:	02-01-1995(22Years)
Education, till to date	:	B.B.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 02sister
Address	:	Vill: Daniya para P.O ;Rosuniya P.S: Sirajdikhan, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REHANA BEGUM
(iii) Father's name	:	MD JINU SHEIKH
(iv) GB member's info	:	Branch: Rosuniya Centre # 29(Female), Member ID: 3918, Group No: 05 Member of since:05-10-1988(29Years) First loan: BDT 3,000/- Outstanding loan: 22,740/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has trained 6 month
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938-405256
Family's Contact No.	:	01722-510220
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHANA BEGUM joined Grameen Bank since 29 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA-BABAR DUYA COMPUTER CENTER
Location	:	Khan super market,Sirajdikhan,Mushigonj.
Total Investment in BDT	:	BDT 269,000/-
Financing	:	Self BDT 219,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	40,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Stam, code file ,opset paper etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

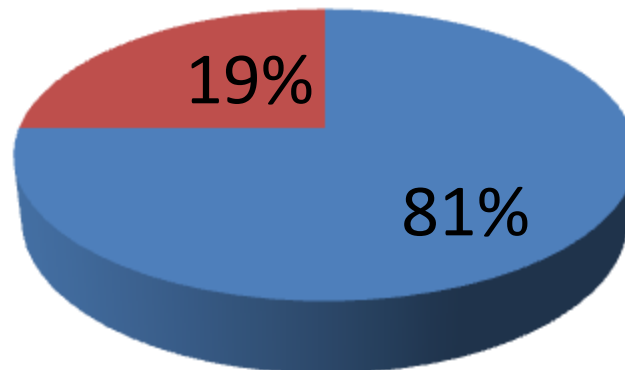
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Stam, code file ,opset paper etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Stam, code file ,opset paper etc.	1,875	56,250	675,000
Total variable Expense (B)	1,875	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		100	1,200
Gird		150	1,800
Generator		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		13,600	163,200
Net Profit (E) [C-D]		5,150	61,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Stam	300	100	30000					30,000
File	1000	20	20000					20000
Opset paper	30rim	300	9000					9000
Other	0	0	5000					5000
Computer	01	25000	25000					25000
Photocopy machine	02	45000	90000		01	50000	50,000	140,000
security	0	0	40000					40,000
Total			219,000				50,000	269,000

Source of Finance

■ Entrepreneur's contibution 219,000 ■ Investor's Investment 50,000 ■ Total 269,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Stam, code file ,opset paper etc.	3,100	93,000	1,116,000	1,171,800	1,230,390
Total Sales (A)	3,100	93,000	1,116,000	1,171,800	1,230,390
Less. Variable Expense					
Stam, code file ,opset paper etc.	2,325	69,750	837,000	878,850	922,793
Total variable Expense (B)	2,325	69,750	837,000	878,850	922,793
Contribution Margin (CM) [C=(A-B)	775	23,250	279,000	292,950	307,598
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		150	1,800	1,800	1,800
Generator		150	1,800	1,890	1,985
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	23,000	23,000	23,000
Total Fixed Cost		13,600	186,200	186,770	187,369
Net Profit (E) [C-D)		9,650	92,800	106,180	120,229
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,800	106,180	120,229
1.3	Depreciation (Non cash item)	23000	23000	23000
1.4	Opening Balance of Cash Surplus		95,800	204,980
	Total Cash Inflow	165,800	224,980	348,209
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	95,800	204,980	328,209

SWOT ANALYSIS

STRENGTH

Employment:01 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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







FAMILY PICTURE