

Proposed NU Business Name: **SHAHIN COMPUTER**



Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. FARUK AHAMMED</b>
Age	:	08/06/1997(20Years)
Education, till to date	:	B.A Honours (Running)
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	3 Brother
Address	:	Vill: Uzanpara,P.O:Matikata,P.S: Godagari, 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	:	<b>MST. SANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD. HABIBUR RAHMAN</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #68(Female), Member ID:7462/5 , Group No:02 Member since:2008-2014,New First loan: BDT -5000
Further Information:		Existing Loan: BDT 4000, Outstanding loan:3560
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Flexiload, Fotocopy
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01720911564
Father's Contact No.	:	01861313090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SANOWARA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHIN COMPUTER</b>
Location	:	Uzanpara, Matikata, Godagari, Rajshahi
Total Investment in BDT	:	BDT 77000/-
Financing	:	Self BDT 27000/- (from existing business) 65% Required Investment BDT 50,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft = 80 square ft
Security of the shop	:	15000/-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Notebook, Pen, Pencil, Dairy etc.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ The farm is Rent.</li><li>▪ Collects goods from Rajshahi.</li><li>▪ Agreed grace period is 3 months.</li></ul>

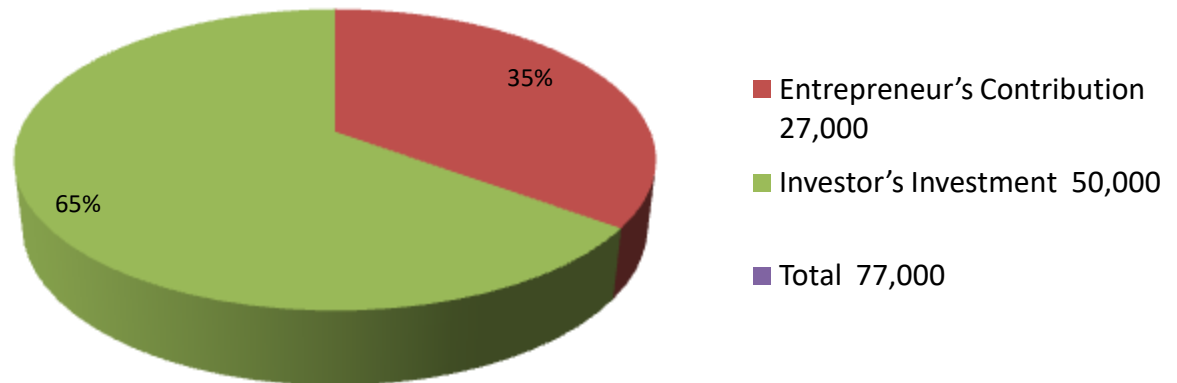
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Notebook, Pen, Pencil, Dairy etc.	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Total Sales (A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less. Variable Expense</b>			
Notebook, Pen, Pencil, Dairy etc.	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Total Variable Expense (B)</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less. Fixed Expense</b>			
Rent		<b>900</b>	<b>10800</b>
Electricity Bill		<b>800</b>	<b>9600</b>
Mobile Bill		<b>200</b>	<b>2400</b>
Salary (self)		<b>5000</b>	<b>60000</b>
Salary (staff)		<b>0</b>	<b>0</b>
Transportation		<b>500</b>	<b>6000</b>
Food/other		<b>0</b>	<b>0</b>
Medicine		<b>0</b>	<b>0</b>
Bank Charge/gurd		<b>100</b>	<b>1200</b>
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>15000</b>	<b>180000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Nootbook	4000	8000	12000
Pen	7000	20000	27000
File	6000	6000	12000
Penbox	2000	4000	6000
Boshundhora Notebook	2200	4000	6200
Rim paper	2000	4400	6400
Jemity box	780	3250	4030
Colours pencil	540	350	890
Dairy	3000	0	3000
<b>Total</b>	<b>27000</b>	<b>50000</b>	<b>77000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Notebook, Pen, Pencil, Dairy etc.	2000	60000	720000	756000	793800
<b>Total Sales (A)</b>	2000	60000	720000	756000	793800
<b>Less. Variable Expense</b>					
Notebook, Pen, Pencil, Dairy etc.	1050	31500	378000	396900	416745
<b>Total Variable Expense (B)</b>	1050	31500	378000	396900	416745
<b>Contribution Margin (CM) [C=(A-B)]</b>	950	28500	342000	359100	377055
<b>Less. Fixed Expense</b>					
Rent		900	10800	10800	10800
Electricity Bill		800	9600	9900	10200
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6300	6600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		100	1200	1200	1200
<b>Total Fixed Cost (D)</b>		7500	90000	90900	91800
<b>Net Profit (E) [C-D]</b>		21000	252000	268200	285255
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net Profit	252000	268200	285255
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		232000	480200
	Total Cash Inflow	302000	500200	765455
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	232000	480200	745455

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Uzanpara,  
Matikata,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



250MB

Item	Price
250MB	1000
500MB	1500
1GB	2000
2GB	3000
4GB	4000
8GB	6000
16GB	8000
32GB	10000
64GB	12000
128GB	15000
256GB	18000
512GB	20000
1024GB	22000











# Family picture

