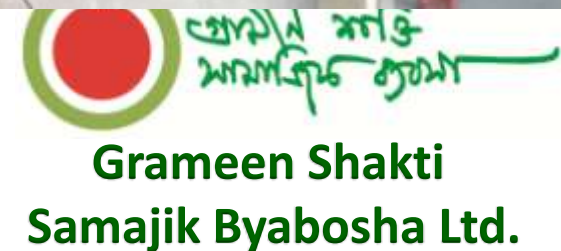


Proposed NU Business Name: **Shuvo Computers**



Project identification and prepared by: Md. Farhad Hassain
Tangail Sadar Unit, Tangail
Project verified by: MD. Abu Bakkar Siddik



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Rezaul Karim
Age	:	05-07-1989(28 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	No
No. of siblings:	:	1Brother,1 Sister
Address	:	Vill: Alashine, P.O.Alashine, P.S: Delduar, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rizia Begum
(iii) Father's name	:	Dulal Mia
(iv) GB member's info	:	Branch:Alashine Delduar , Centre # 44 (male), Member.9092 , Group No:10 Member since:14/03/1993-05/07/2007(14 Year) First loan: BDT 5000 /-
Further Information:		Outstanding loan:
(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	:	5 years experience in running business. He has 1Year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719599957
Family's Contact No.	:	01714312175
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rizia Begum joined Grameen Bank 14 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Bussines.

Proposed Nobin Udyokta Business Info

Business Name	:	Shuvo Computers
Location	:	Alashine Bazar,Delduar, Tangail
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/- (from existing business) 69 % Required Investment BDT 50,000/- (as equity) 31 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; hand Loom,Sharee,Cotton etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.No employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Computer, etc.	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Computer, etc.	2,050	61,500	738,000
Total variable Expense (B)	2,050	61,500	738,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,700	20,400
Electricity Bill		500	6,000
Transportation		800	9,600
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		300	3,600
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,900	106,800
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Computer	45,000	50000	95,000
Others	5,000	0	5,000
Squerity	60,000	0	60,000
Total	110,000	50,000	160,000

Entrepreneur's contibution 110000

110,000

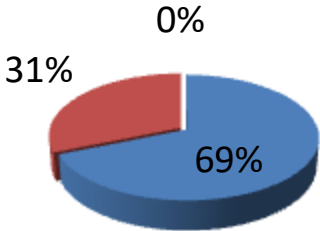
Investor's Investment 50000

50,000

Total 160000

Source of Finance

- Entrepreneur's contibution 110000
- Investor's Investment 50000
- Total 160000



Financial Projection

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Computer,etc.	2,500	75,000	900,000	945,000	992,250
0	0	0	0	0	0
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Computer,etc.	2,050	61,500	738,000	774,900	813,645
Total variable Expense (B)	2,050	61,500	738,000	774,900	813,645
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		1,700	20,400	20,400	20,400
Electricity Bill		500	6,000	6,300	6,615
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Graud Bill		300	3,600	3,780	3,969
Generator Bill		0	0	0	0
Mobile Bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,900	106,800	108,120	109,506
Net Profit (E) [C-D]		4,600	55,200	61,980	69,099
Investment Payback			20,000	20,000	20,000

**Cash flow projection on business plne
(rec.&Pay)**

<i>SI #</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	55,200	61,980	69,099
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		35,200	77,180
	Total Cash Inflow	105,200	97,180	146,279
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	35,200	77,180	126,279

SWOT ANALYSIS

STRENGTH

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



শুভ কম্পিউটার'স

প্রোঃ রেজাউল করিম মোবঃ ০১৭১৯-৫৯৯৯৫৬, ০১৫১৫-২৩৩৯৯৩

E-mail: karimr91@hotmail.com

- বিমানের-টিকেট
- টিকেট কনফার্ম
- তারিখ পরিবর্তন
- ভিসা-চেক
- কম্পিউটার প্রশিক্ষণ
- সকল প্রকার চাকুরীর অনলাইন আবেদন ও
- স্কুল-কলেজের ভর্তি ফরম পূরণ করা হয়।

এলাসিন ইউনিয়ন পরিষদের সামনে, এলাসিন, দেলদুয়ার, টাঙ্গাইল।

১০ দিন প্রতিদিন বিকাল ৩ থেকে রাত ৮টা পর্যন্ত এবং সরকারি ছুটির সময় সারাদিন খোলা থাকে।







02696 422 575



ACK
VES

ফোঃ মোঃ রেজাউল করিম

মোবঃ ০১৭১৯-৫৯৯৯৫৬, ০১৫১৫-২৩৩৯৯৩

Email: karimr91@hotmail.com

এখানে ই-মেইল, ফোন ডায়াল, অসিঙ্ক্রোনাস প্রিন্টিং, অসিঙ্ক্রোনাস স্ক্যানিং, অসিঙ্ক্রোনাস কপিং, অসিঙ্ক্রোনাস কপিং, অসিঙ্ক্রোনাস কপিং করা হবে।
সেবাগুলো ই-মেইল, Facebook, Video, Image, Skype, অসিঙ্ক্রোনাস করে।

এক্সপ্লসিভ বাজার, দেলদুয়ার টাঙ্গাইল।



শুভ ইলেক্ট্রনিক্স

