

Proposed NU Business Name: **MOZUMDAR COMPUTER AND CHOWDHURY TELECOM**



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Project verified by Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | RIGAN CHONDRO MOZUMDAR |
| Age | : | 02-01-1984 (34 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | 01 Daughter |
| No. of siblings: | : | 02Brothers ,02 Sisters. |
| Address | : | Vill: North Mohammedpur P.O Kallandy, , P.S: Sandbag, Dist: Nohakli |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | PUSHUP RANI MOJUMDAR |
| (iii) Father's name | : | LATE:SUNIL CHONDRO MOJUMDAR |
| (iv) GB member's info | : | Branch:Kadra ,Sandbag, Centre # 34(Female), Member ID: 2541, Group No: 04 Member since: 2003 to 2010 till (07Years) First loan: BDT 5000 /- |
| Further Information: | | Existing Loan: BDT 70,000/= Outstanding loan: 0/= |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | No years experience in running business. 08 years own business. He has No training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01710640482 |
| Family's Contact No. | : | 01816610539 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PUSHUP RANI MOJUMDAR joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MOZUMDAR COMPUTER AND CHOWDHARY TELECOM |
| Location | : | Hazi Market,Woli Munshi Road,Saberhat,Nohakli. |
| W | | BDT 304,000/- |
| Financing | : | Self BDT 2,54,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Security of the shop | : | BDT 50,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile Parts & servicing ▪Average 30% gain on sells &servicing ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund 01 will be appointed ▪The shop is rented. ▪Agreed grace period is 3 months. |

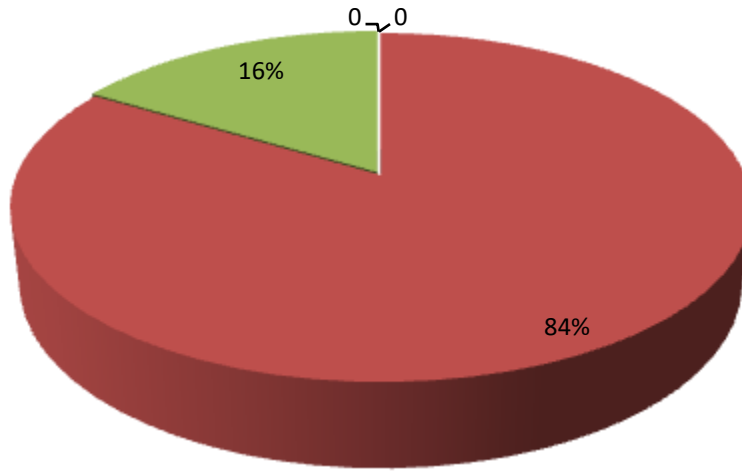
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|--------------|---------------|
| Revenue (sales) | | | |
| Mobile Parts & servicing | 2,500 | 75000 | 900000 |
| Total Sales (A) | 2,500 | 75000 | 900000 |
| Less. Variable Expense | | | |
| Mobile Parts & servicing | 1750 | 52500 | 630000 |
| Total variable Expense (B) | 1750 | 52500 | 630000 |
| Contribution Margin (CM) [C=(A-B)] | 750 | 22500 | 270000 |
| Less. Fixed Expense | | | |
| Rent | | 600 | 7200 |
| Electricity Bill | | 600 | 7200 |
| Transportation | | 1000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 0 | 0 |
| Gird | | 200 | 2400 |
| Generator | | 0 | 0 |
| Mobile Bill | | 400 | 4800 |
| Salary(staff) | | 500 | 6000 |
| Total fixed Cost (D) | | 8300 | 99600 |
| Net Profit (E) [C-D] | | 14200 | 170400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|----------|------------|---------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Mobile | 15 | 3000 | 45000 | 0 | 0 | 0 | 45000 |
| Charger | 50 | 100 | 5000 | 0 | 0 | 0 | 5000 |
| Batery | 120 | 300 | 36000 | 0 | 0 | 0 | 36000 |
| Mobile Parts | 0 | 0 | 80000 | 0 | 0 | 50000 | 130000 |
| Casing | 100 | 80 | 8000 | 0 | 0 | 0 | 8000 |
| Others | 0 | 0 | 20000 | 0 | 0 | 0 | 20000 |
| Security | 0 | 0 | 60000 | 0 | 0 | | 60000 |
| Total | 0 | 0 | 254000 | 0 | 0 | 50000 | 304000 |

Source of Finance



- Entrepreneur's Contribution 254,000
- Investor's Investment 50,000
- Total 304,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2 nd year | 3 rd year |
|---|-------|---------|--------------|----------------------|----------------------|
| Revenue (sales) | | | | | |
| Mobile Parts & servicing | 3300 | 99000 | 1188000 | 1247400 | 1309770 |
| Total Sales (A) | 3300 | 99000 | 1188000 | 1247400 | 1309770 |
| Less. Variable Expense | | | | | |
| Mobile Parts & servicing | 2310 | 69300 | 831600 | 873180 | 916839 |
| Total variable Expense (B) | 2310 | 69300 | 831600 | 873180 | 916839 |
| Contribution Margin (CM) [C=(A-B)] | 990 | 29700 | 356400 | 374220 | 392931 |
| Less. Fixed Expense | | | | | |
| Rent | | 600 | 7200 | 7200 | 7200 |
| Electricity Bill | | 1000 | 18000 | 18200 | 18400 |
| Transportation | | 1500 | 18000 | 18200 | 18400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 5000 | 60000 | 60000 | 60000 |
| Gird | | 200 | 2400 | 2400 | 2400 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile Bill | | 400 | 4800 | 4800 | 4800 |
| Salary(staff) | | 700 | 8400 | 8600 | 8800 |
| Total Fixed Cost | | 14400 | 172800 | 181440 | 190512 |
| Net Profit (E) [C-D] | | 15300 | 183600 | 192780 | 202419 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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

| <i>Sl.no</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 | 183600 | 192780 | 202419 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 163,600 | 336,380 |
| | Total Cash Inflow | 233,600 | 356,380 | 538,799 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 163,600 | 336,380 | 518,799 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 Years
Own Business : 08 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













FAMILY PICTURE

