

# Proposed NU Business Name: **NOYON COMPUTER CENTER**



Presented By  
Md. Nazrul Islam

PP Identified, Prepared By-  
Tarannum Fateema (Chandpur Sadar Unit)  
Verified By- Mr. Abu Musa Bhuiyan

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Nazrul Islam
Age	:	34 years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 brothers, 3 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Sufia Begum
(iii) Father's name	:	Md. Jaynal Abedin Pradhaniya
(iv) GB member's info	:	Branch: Torpurchondhi Centre # 2/M, Loanee no: 3271/1 Member since 2001, First loan: Tk.5000
Further Information:		Existing loan: Tk.10000, Outstanding: 5000Taka
(v) Who pays GB loan installment	:	Nobin Udyokta
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Degree pass

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Computer servicing stationary
Trade license no	:	00416
Business Experiences	:	10 years+ : Previously worked in local computer center. He also runs a computer training center.
Other Own/Family Sources of Income	:	Father (Veterinary Doctor), Brother (Abroad)
Other Own/Family Sources of Liabilities	:	-
NU's contact info	:	01713615441
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur.

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's mother has been a member of GB member since 2001. At first she took a loan amount of 5000 Taka from Grameen Bank. NU used this loan for his business inception and business development. He also increased his asset from the business income.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Noyon Computer Centre
Address/ Location	:	Holding no: 266-00, Wireless Bazar East, Faridgonj Road, Chandpur.
Total Investment in BDT	:	8,00,000 Taka
Financing	:	Self BDT 5,00,000 (from existing business) 62% Required Investment from GT BDT 3,00,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	8000 Taka
Proposed Salary	:	8000 Taka
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	11 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
i) Present stock items:			
Computer (5)                    - 75000			
Photocopy (2)                 - 1,00,000			
Camera (2)                     - 40,000	5,00,000		
Printer (3)                     - 24,000			
Others                         - 2,61,000			
(ii) Proposed items:			
Computer (2)                 - 30,000			
Photocopy (1)               - 80,000		3,00,000	
Printer (1)                    - 24,000			
Others                         - 3,28,500			
<b>Total Capital</b>	<b>500000</b>	<b>300000</b>	<b>8,00,000</b>

# Present Stock items:

Computer-(5*15000)-----	75000
Photocopy Machine(2*50000)---	100000
Camera(2*10000)-----	20000
Print Color(3*6000)-----	18000
Mobile Charger (100*70)-----	7000
Flexi load Mobile(6*1500)-----	9000
Bkash Mobile(4*1500)-----	6000
Flexi taka-----	25000
Bkash taka-----	50000
DBBL m-banking taka-----	10000
Stamp-----	100000
Furniture-	30000
Stationary item-	20000
shop advanced-	30000
<hr/>	
Total -----	500000 Taka

proposed items:

1	Computer	2	30,000	60000
2	Photo copy	1	80,000	80000
3	Printer clour	1	13,000	13000
4	Mobile carger	50	70	3500
5	Bkash Taka	1	50,000	50000
6	Stamp	1	50,000	50000
7	stationary item	1	30,000	30000
8	Others			
			Total taka=	

33500  
286500

3000000



# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (A)	5500	143000	1716000
<b>Less: Cost of sales (B)</b>	4400	114400	1372800
Gross Profit (C) [C=(A-B)]	1100	28600	343200
Income from bkaash & others	200	5200	62400
<b>Gross Profit</b>	1300	33800	405600
<b>Less: Operating Costs</b>			
Electricity bill		2000	24000
Generator bill		100	1200
Shop Rent		3000	36000
Night Guard bill		100	1200
Entertainment		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Present salary-Employee (3)*5000		15000	180000
Others cost		100	1200
<b>Non Cash Item:</b>			
Depreciation Expenses		2690	32280
<b>Total Operating Cost (D)</b>		<b>31490</b>	<b>377880</b>
<b>Net Profit (C-D):</b>		<b>2310</b>	<b>27720</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	7500	195000	2340000	7600	197600	2371200	8000	208000	2496000
<i>Less: cost of sales (B)</i>	<b>6000</b>	<b>156000</b>	<b>1872000</b>	<b>6060</b>	<b>160160</b>	<b>1921920</b>	<b>6400</b>	<b>166400</b>	<b>1996800</b>
Gross Profit (C) [C=(A-B)]	1500	39000	468000	1540	40040	480480	1600	41600	499200
Income from bkaash & others	250	6500	78000	250	6500	78000	250	6500	78000
Total Gross Profit	1750	45500	546000	1790	46540	558480	1850	48100	577200
<b>Less: Operating Costs</b>									
Electricity bill		<b>2700</b>	<b>32400</b>		<b>2700</b>	<b>32400</b>		<b>2700</b>	<b>32400</b>
Shop Rent		<b>3000</b>	<b>36000</b>		<b>3000</b>	<b>36000</b>		<b>3000</b>	<b>36000</b>
Night Guard bill		100	1200		100	1200		100	1200
Entertainment		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		300	3600		300	3600		300	3600
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (3)		15000	180000		15000	180000		15000	180000
Others		100	1200		100	1200		100	1200
<b>Non Cash Item:</b>									
Depreciation Expenses		4440	53280		4440	53280		4440	53280
<b>Total Operating Cost (D)</b>		<b>33800</b>	<b>405600</b>		<b>33800</b>	<b>405600</b>		<b>33800</b>	<b>405600</b>
<b>(Net Profit C-D) :</b>		<b>11660</b>	<b>139920</b>		<b>12740</b>	<b>152880</b>		<b>14300</b>	<b>171600</b>
<b>Payback to GT</b>		<b>120000</b>			<b>120000</b>			<b>120000</b>	
<b>Retained Income:</b>		<b>19920</b>			<b>32880</b>			<b>51600</b>	

# **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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300000	-	-
1.2	Net Profit	139920	152880	171600
1.3	Depreciation (Non cash item)	53280	53280	53280
1.4	Opening Balance of Cash Surplus	-	68200	154360
	<b>Total Cash Inflow</b>	<b>493200</b>	<b>274360</b>	<b>379240</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300000	-	-
2.2	Payment of GB Loan	5000	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	<b>425000</b>	<b>120000</b>	<b>120000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>68200</b>	<b>154360</b>	<b>259240</b>

# **SWOT ANALYSIS**

## **S**TRENGTH:

Longstanding relationship with GB.  
Experienced, skilled person.  
Business located in busy market area.

## **W**EAKNESS:

Lack of Fund.

## **O**PPORTUNITIES:

Would be a bigger entrepreneur.  
Will create employment opportunities.  
People will get ICT related services easily.

## **T**HREATS:

Machinery failure.  
Load shedding.  
Political chaos.  
Theft

Pictures



বিকাশ অ্যান্ড মার্কেট  
০১৮৫১০৭১৫৫৬



স্বাস্থ্য সুরক্ষা





এজেন্ট নম্বর  
১০৭১৫৫৬

REX  
REX  
REX  
REX  
CLASS  
CLASS

Stacks of newspapers and documents on a shelf against a red wall.

Stacks of papers and documents on a shelf above the printer.



airtel  
NO. 0000, NO. LIMIT  
No. 0000, No. Limit  
No. 0000, No. Limit

The poster features the Airtel logo at the top right. Below it, the text "NO. 0000, NO. LIMIT" is repeated three times in a red oval. At the bottom, there is a photograph of a family consisting of a man, a woman, and two children.







Small vertical text on a sign, likely containing promotional information or contact details in Hindi.

airtel

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वधवा  
विश्वकाम सुखिनी

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on April 7, 2015 at GT

