Proposed NU Business Name: SHOHAG COMPUTER AND VEDIO STUDIO



Project identification and prepared by: Md. Obaidullah, Bogra Shadar Unit, Bogra Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD SHOHAG FAKIR			
Age	:	17-07-1990 (27 Years)			
Education, till to date	:	S S C PASS			
Marital status	:	Married			
Children	:	Nill			
No. of siblings:	:	01 Sister, 01 Brother			
Address	:	Vill: Gurtup, P.O Parir hat, P.S: Gabtoli, Dist: Bogra			
00Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST GOLAPI BEGUM MD MOKSHAD FAKIR Branch: Mohishaban, Gabtoli, Centre # 19(Female), Member ID: 2789/2, Group No: 04 Member since: 01-04-2013 (04Years) First loan: BDT 5,000 /-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan:5072/- Father No No 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	:	10 years experience in running business. 10 years in own business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-917549
Family's Contact No.	:	01798-641372
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST GOLAPI BEGUM joined Grameen Bank since 04 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	:	SHOHAG COPUTER AND VIDEO STUDIO			
Location	:	Pachmail more ,Gabtoli, Bogra			
Total Investment in BDT	:	BDT 105,000/-			
Financing	:	Self BDT 55,000/- (from existing business) 53%			
		Required Investment BDT 50,000/- (as equity) 47%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	7 ft x 9 ft= 63 square ft			
Security of the shop	:	N/A			
Implementation		 The business is planned to be scaled up by investment in existing goods like; Mobile eccessories, recharge, memory card, etc. Average 30% gain on sales. The business is operating by entrepreneur. Existing 01 labor. After getting equity fund 01 labor will be appointed. Agreed grace period is 3 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Computer, Photo machine, Camera and others	1,000	30,000	360,000		
Total Sales (A)	1,000	30,000	360,000		
Less. Variable Expense					
Mobile, Battary, Mobile exc, watch and others	700	21,000	252,000		
Total variable Expense (B)	700	21,000	252,000		
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000		
Less. Fixed Expense					
House rant		300	3,600		
Electricity Bill		700	8,400		
Transportation		300	3,600		
Salary (self)		5,000	60,000		
Salary (staf)		-	C		
Entertainment		300	3,600		
Guard		100	1,200		
Generator		-	(
Mobile Bill		300	3,600		
Non cash item					
Depreciation		0	(
Total fixed Cost (D)		7,000	84,000		
Net Profit (E) [C-D)		2,000	24,000		

Investment Breakdown

	ng	Proposed					
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	32000	32,000	0	1,000	0	32,000
Mobile charger	10	65	650	50	65	3,250	3,900
Cable	15	45	675	0	250	0	675
Head phone	10	75	750	0	110	0	750
Memory	10	350	3,500	20	350	7,000	10,500
Cardrider	10	20	200	0	2000	0	200
Mobile battery	10	250	2,500	50	250	12,500	15,000
Cover	20	35	700	0	300	0	700
Camera	0	9900	0	2	10000	20,000	20,000
Mobile ste	0	2400	0	5	1000	5,000	5,000
Others	1	4025	4,025	1	2250	2,250	6,275
Security	1	10000	10000	0	0	0	10,000
	0	0	55,000	128	#####	50,000	105,000

Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Computer,Photo machine,Camera and others	1,500	45,000	540,000	567,000	595,350	
Total Sales (A)	1,500	45,000	540,000	567,000	595,350	
Less. Variable Expense						
Computer,Photo machine,Camera and others	1,050	31,500	378,000	396,900	416,745	
Total variable Expense (B)	1,050	31,500	378,000	396,900	416,745	
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	178,605	
Less. Fixed Expense						
House rant		300	3,600	3,600	3,600	
Electricity Bill		700	8,400	8,400	8,400	
Transportation		300	3,600	3,600	3,600	
Salary (self)		5,000	60,000	60,000	60,000	
Salary (staf)		0	0	0	_	
Entertainment		300	3,600	3,600	3,600	
Guard		100	1,200	1,200	1,200	
Generator		0	0	0	_	
Mobile Bill		300	3,600	3,600	3,600	
Non cash item						
Depreciation		0	0	0	0	
Total fixed Cost (D)		7,000	84,000	84,000	84,000	
Net Profit (E) [C-D)		6,500	78,000	86,100	94,605	
Investment Payback			20,000	20,000	20,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	78,000	86,100	94,605
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		58,000	124,100
	Total Cash Inflow	128,000	144,100	218,705
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	58,000	124,100	198,705

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 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

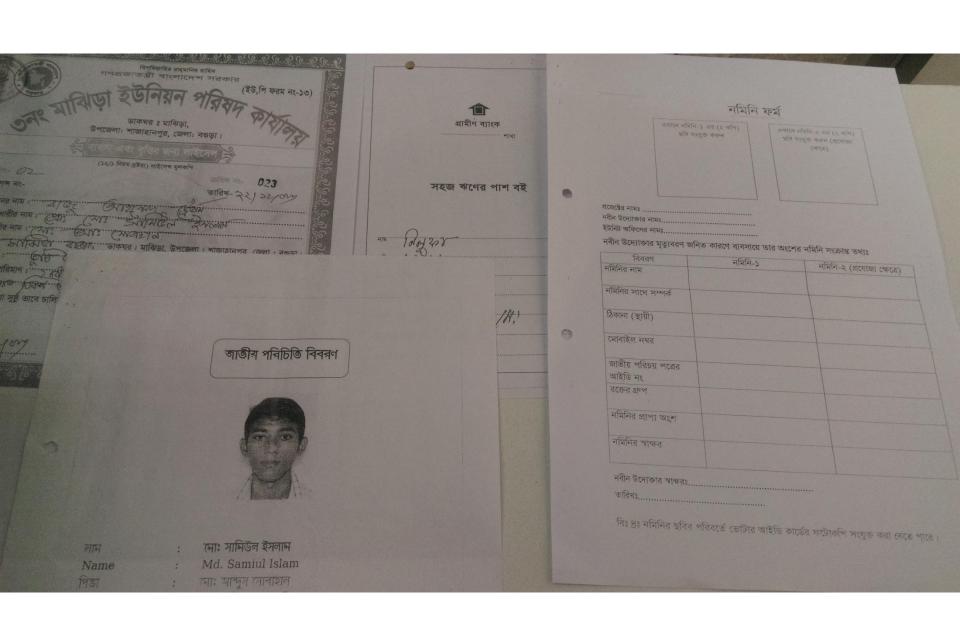
Pictures











FAMILY PICTURE

