

Proposed NU Business Name: **T.M COMPUTER**

Project identification and prepared by: Md. Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



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

Name	:	<b>MD. ASADZZAMAN PAPPU</b>
Age	:	17-10-1993( 24 Years)
Education, till to date	:	H.S.C
Marital status	:	<b>Single</b>
Children	:	N/A
No. of siblings:	:	4 Brothers
Address	:	Vill: West Vurulia ; P.O: Duet ;P.S: Gazipur Sadar ;Dist: Gazipur
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>ASMA PARVIN</b>
(iii) Father's name	:	<b>MD. ABDUR RAHIM</b>
(iv) GB member's info	:	Branch: Proholatpur , Centre # 83 (Female), Member ID: 10971/1 , Group No: 10 Member since: 25-02-2009 ( 8 Years) First loan: BDT 3,000/- Last Loan : 30,000 Outstanding loan: 6900
Further Information:		
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916777747
Family's Contact No.	:	01712581541
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASMA PARVIN** joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

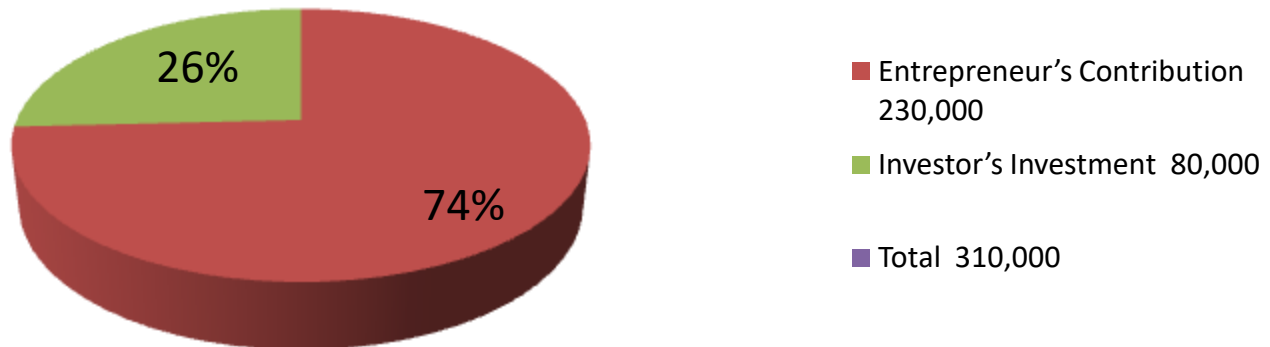
Business Name	:	<b>T.M COMPUTER</b>
Location	:	Duet gate , Gazipur
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Computer, Printer,IPS,raoder,Paper and Mobile Accessories .</li><li>▪Average 15 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent .</li><li>▪Collects goods from Joydebpur ,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Computer, Printer,IPS,raoder,Paper and Mobile Accessories	525	15750	189000
	0	0	0
<b>Total Sales (A)</b>	525	15750	189000
<b>Less Variable Expense</b>			
Computer, Printer,IPS,raoder,Paper and Mobile Accessories	2975	89250	1071000
<b>Total variable Expense (B)</b>	2,975	89250	1071000
<b>Contribution Margin (CM) [C=(A-B)]</b>	525	15750	189000
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		400	4800
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		100	1200
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,000	96000
<b>Net Profit (E)= [C-D]</b>		7,750	93000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	2	40000	80,000	0	100,000	0	80,000
Printer	4	15000	60,000	1	15,000	15,000	75,000
IPS	1	20000	20,000	0	0	0	20,000
raoder	1	10000	10,000	0	20,000	0	10,000
Paper and Mobile Accessories	1	10000	10,000	0	20,000	0	10,000
computer pc	0	55	0	1	60,000	60,000	60,000
Scner	0	45	0	1	5,000	5,000	5,000
	0	3000	0	0	0	0	0
	0	5800	0	0	5,800	0	0
	0	2000	0	0	14,800	0	0
	0	10000	0	0	3,100	0	0
Security	1	50000	50,000	0	3,400	0	50,000
Others	0	6520	0	0	0	0	0
<b>Total</b>	<b>10</b>	<b>0</b>	<b>230,000</b>	<b>3</b>	<b>0</b>	<b>80,000</b>	<b>310,000</b>



# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Computer, Printer,IPS,raoder,Paper and Mobile Accessories	4500	135000	1620000	1701000	1786050
		0	0	0	0
<b>Total Sales (A)</b>	4500	135000	1620000	1701000	1786050
<b>Less Variable Expense</b>			0		
Computer, Printer,IPS,raoder,Paper and Mobile Accessories	3825	114750	1377000	1445850	1518142.5
			0		
<b>Total variable Expense (B)</b>	3,825	114750	1377000	1445850	1518142.5
<b>Contribution Margin (CM) [C=(A-B)]</b>	675	20250	243000	255150	267907.5
<b>Less Variable Expense</b>			0		
Rent		2,000	2400	2,400	2400
Electricity bill		400	4800	5300	5800
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		150	1800	1800	1800
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		8,450	80,000	79,100	80200
<b>Net Profit (E)= [C-D]</b>		11800	141600	176,050	187707.5
Investment Payback			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	<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	100,000		
1.2	Net Profit	141600	176,050	187707.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101,600	237650
	<b>Total Cash Inflow</b>	241600	277650	425357.5
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	140,000	40000	40000
3	<b>Net Cash Surplus</b>	101,600	237650	385357.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



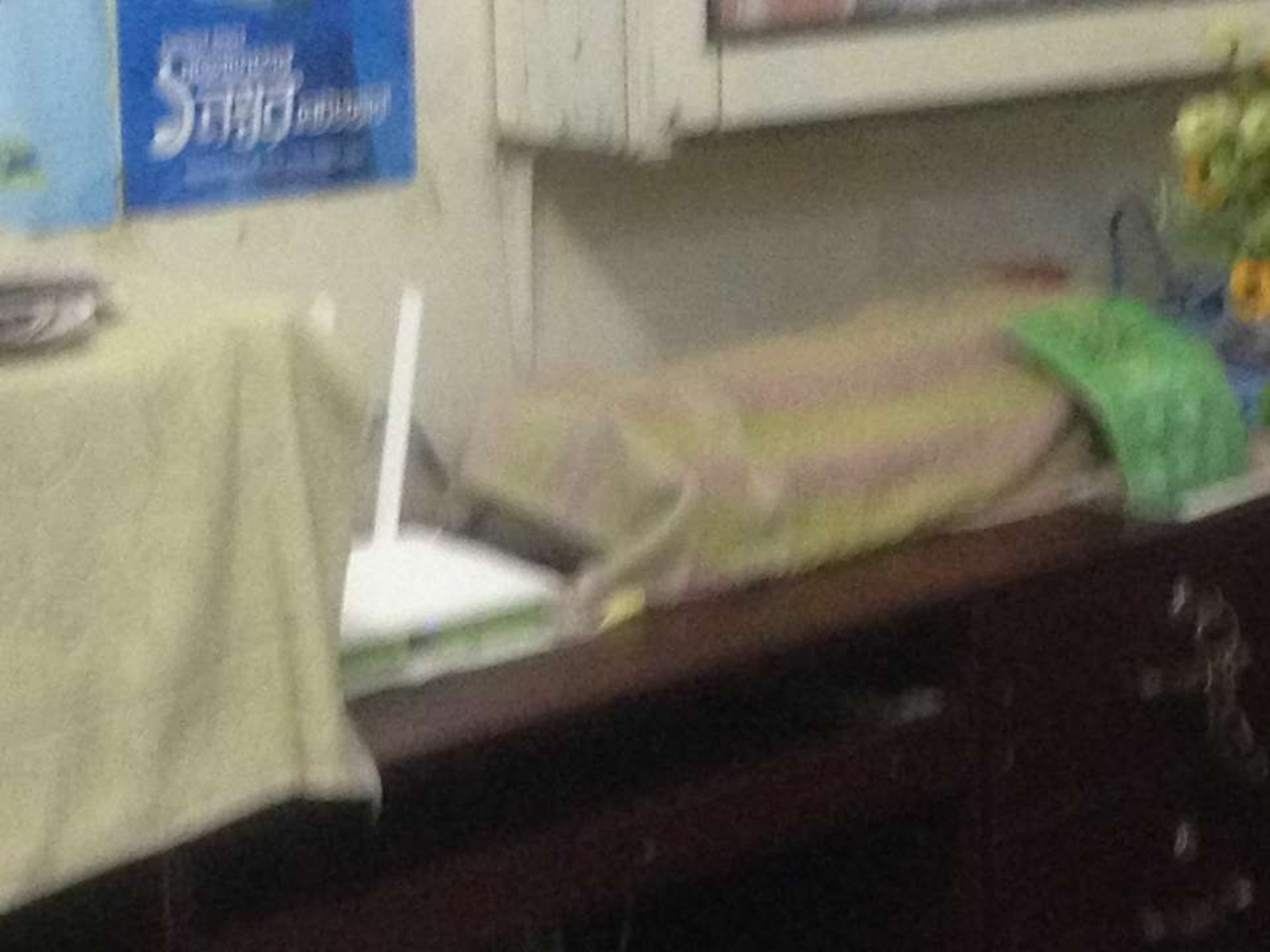


















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PUMA



2013  
NOVEMBER 2013

28	29	30
1	5	6
12	13	14
19	20	21
26	27	28

2014  
JANUARY 2014

30	2	3
8	9	10
15	16	17
22	23	24