

# Proposed NU Business Name: **KHADIZA COMPUTER & MOBILE SERVICE**



Project identification and prepared by: Monoranjon,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



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

|  |   |   |
|--|---|---|
| Name   | : | <b>HIRA CHAN DHALI</b>  |
| Age  | : | 23-03-1987 (30 Years)   |
| Education, till to date                          | : | S.S.C   |
| Marital status                                   | : | Married   |
| Children   | : | 01 Daughter   |
| No. of siblings:                                 | : | 01 Brother & 01 Sister  |
| Address  | : | Vill: Vartacharger bag P.O: ponshersar P.S: Munshigang, Dist: Munshiganj  |
| 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>PIARA BEGUM</b>  |
| (iii) Father's name                              | : | <b>MD AMINUL HOUQUE DHALI</b>   |
| (iv) GB member's info                            | : | Branch: : Ponchersar Centre # 53 (Female),<br>Member ID: 4041/1, Group No: 08<br>Member since: 13-09-2002 (15 Years)<br>First loan: BDT 1,000/- |
| Further Information:                             |   | Existing loan: BDT 20,000/- Outstanding loan: BDT 18,240/-  |
| (v) Who pays GB loan installment                 | : | Mother  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | Five years experience in running business.<br>He has training one years |
| Other Own/Family Sources of Income  | : | None  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01993-998187  |
| Brother's Contact No.   | : | 01992-812583  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj        |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PIARA BEGUM** joined Grameen Bank since 15 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>KHADIZA COMPUTER &amp; MOBILE SERVICE</b>   |
| Location  | : | Abdullahpur Bazar, Tongibari, Munshiganj   |
| Total Investment in BDT                           | : | BDT 250,000/-  |
| Financing   | : | Self BDT 200,000(from existing business) 80 %<br>Required Investment BDT 50,000(as equity) 20 %  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 08 ft x 08 ft= 64 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 Mobile,charger, Betary,Computer, etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Munshiganj.</li><li>▪Agreed grace period is 3 months.</li></ul> |

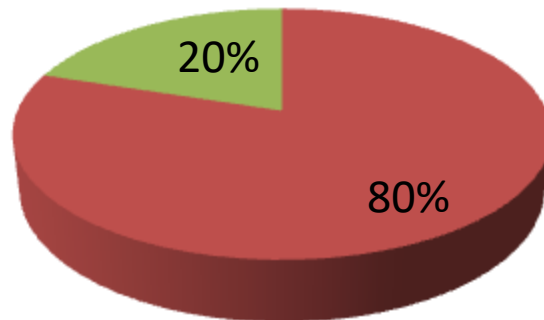
## Existing Business (BDT)

| Particular                                | Daily | Monthly      | Yearly         |
|---|-------|--------------|----------------|
| <b>Revenue (sales)</b>                    |       |              |                |
| Electric item                             | 2,000 | 60,000       | 720,000        |
| <b>Total Sales (A)</b>                    | 0     | 0            | 0              |
| <b>Less. Variable Expense</b>             | 2,000 | 60,000       | 720,000        |
| Electric item                             | 1,600 | 48,000       | 576,000        |
| <b>Total variable Expense (B)</b>         | 1,600 | 48,000       | 576,000        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 400   | 12,000       | 144,000        |
| <b>Less. Fixed Expense</b>                |       |              |                |
| Electric Bill                             |       | 300          | 3,600          |
| Transportaion                             |       | 200          | 2,400          |
| Salary (Self)                             |       | 5,000        | 60,000         |
| Entertainment                             |       | 300          | 3,600          |
| Rent                                      |       | 2,900        | 34,800         |
| Mobil Bill                                |       | 300          | 3,600          |
| <b>Total Fixed Cost (D)</b>               |       | <b>9,000</b> | <b>108,000</b> |
| <b>Net Profit (E)= [C-D]</b>              |       | <b>3,000</b> | <b>36,000</b>  |

## Investment Breakdown

| Particulars                   | Existing       | Proposed     | Proposed Total |
|-------------------------------|----------------|--------------|----------------|
| Laptop (2*40,000)             | 80,000         | 50,000       | 130,000        |
| Photocopy machine ( 1*120000) | 120,000        |              | 120,000        |
|                               |                |              |                |
|                               |                |              |                |
|                               |                |              |                |
| <b>Total</b>                  | <b>200,000</b> | <b>50000</b> | <b>250,000</b> |

## Source of Finance



- Entrepreneur's Contribution  
200,000
- Investor's Investment  
50,000
- Total 250,000

## Financial Projection (BDT)

| Particular                                | Daily        | Monthly       | 1st Year       | 2nd Year       |
|---|--------------|---------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |              |               |                |                |
| Grocery item                              | 2,500        | 75,000        | 900,000        | 945,000        |
| <b>Total Sales (A)</b>                    | <b>2,500</b> | <b>75,000</b> | <b>900,000</b> | <b>945,000</b> |
| <b>Less. Variable Expense</b>             |              |               |                |                |
| Grocery item                              | 2,000        | 60,000        | 720,000        | 756,000        |
| <b>Total variable Expense (B)</b>         | <b>2,000</b> | <b>60,000</b> | <b>720,000</b> | <b>756,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>500</b>   | <b>15,000</b> | <b>180,000</b> | <b>189,000</b> |
| <b>Less. Fixed Expense</b>                |              |               |                |                |
| Electric Bill                             |              | 300           | 3,600          | 3,600          |
| Transportaion                             |              | 200           | 2,400          | 2,500          |
| Salary (Self)                             |              | 5,000         | 60,000         | 60,000         |
| Entertainment                             |              | 300           | 3,600          | 3,700          |
| Rent                                      |              | 2,900         | 34,800         | 34,800         |
| Mobil Bill                                |              | 300           | 3,600          | 3,700          |
| <b>Total Fixed Cost</b>                   |              | <b>9,000</b>  | <b>108,000</b> | <b>108,300</b> |
| <b>Net Profit (E) [C-D]</b>               |              | <b>6,000</b>  | <b>72,000</b>  | <b>80,700</b>  |
| <b>Investment Payback</b>                 |              |               | <b>30,000</b>  | <b>30,000</b>  |



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

| SI #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   |
|----------|---|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |
| 1.1      | Investment Infusion by Investor                   | 50,000         |                |
| 1.2      | Net Profit  | 72,000         | 80,700         |
| 1.3      | Depreciation (Non cash item)                      |                |                |
| 1.4      | Opening Balance of Cash Surplus                   |                | 42,000         |
|          | <b>Total Cash Inflow</b>                          | <b>122,000</b> | <b>122,700</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |
| 2.1      | Purchase of Product                               | 50,000         |                |
| 2.2      | Payment of GB Loan                                |                |                |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 30000          | 30000          |
|          | <b>Total Cash Outflow</b>                         | <b>80,000</b>  | <b>30,000</b>  |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>42,000</b>  | <b>92,700</b>  |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 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

Pictures

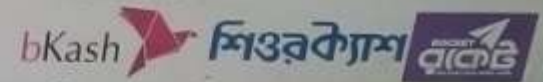
# খাদিজা কম্পিউটার এন্ড মোবাইল সার্ভিসিং

এখানে আর্জেন্ট ছবি তোলা হয়

- ফটোকপি করা হয়।
- ছবি থেকে ছবি তোলা হয়।
- লেমোনেটিং করা হয়।
- ই-মেইল করা হয়।
- কম্পিউটার কম্পোজ করা হয়।
- অনলাইনে বিভিন্ন আবেদন করা হয়।
- এছাড়া যাবতীয় অনলাইনে ভিত্তিক সেবা প্রদান করা হয়।



অনলাইন ব্যাংকিং



ফ্যাক্স লোড



# খাদিজা কম্পিউটার এন্ড মোবাইল সার্ভিসিং

এখানে কান্টিলক খোলা ও অনলাইন এপ্লিকেশন করা হয়  
মোবাইলের সফটওয়্যার আপডেট এবং ফ্ল্যাশ করা হয়  
কম্পিউটারের উইন্ডোজ এবং ব্যবহারিক সমস্যার সমাধান করা হয়।



# খাদিজা কম্পিউটার

এখানে কান্টিলক  
মোবাইলের সফটওয়্যার  
কম্পিউটারের উইন্ডোজ



খাদিজা কম্পিউটার

খাদিজা কম্পিউটার  
এখানে কান্টিলক  
মোবাইলের সহ  
কম্পিউটারের উইন্ডোজ



# FAMILY PICTURE