

Proposed NU Business Name: **PERFECT COMPUTER PROSHIKSHON INSTITUTE**



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Elenga Unit, Tangail

Project verified by: Md Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAHADAT HOSSAIN
Age	:	28-12-1983 (31 Years)
Education, till to date	:	Masters in Political Science
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Rajabari P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AMINA BEGUM
(iii) Father's name	:	MD OSMAN GONI
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 18 (Female), Member ID: 3511, Group No: 08 Member since: 01-04-1999 (16 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 4,000 Outstanding loan: 2,504
(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	:	Four years experience in running business. He has six month training from Bangladesh Technical Education Board, Dhaka.
Other Own/Family Sources of Income	:	Mother's income (Agriculture and car rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-433479
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Amina Begum is a member of Grameen Bank since 16. years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	PERFECT COMPUTER PROSHIKSHON INSTITUTE
Location	:	Elenga bus stand, Kalihati, Tangail
Total Investment in BDT	:	BDT 3,05,000
Financing	:	Self BDT 1,55,000 (from existing business) 51% Required Investment BDT 1,50,000 (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪All kinds of computer service like; Internet Browsing, Computer training, Computer compose, Printing are provided.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Elenga.▪Agreed grace period is 4 months.

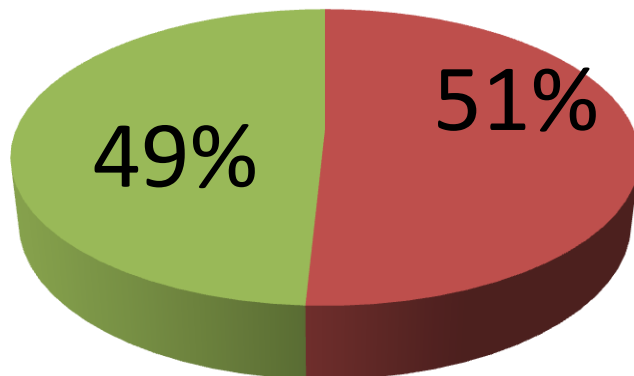
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Internet	100	3,000	36,000
Training	667	20,000	239,998
Printing and Compose	200	6,000	72,000
Total Sales (A)	967	29,000	347,998
Less. Variable Expense			
Internet	40	1,200	14,400
Printing and Compose	60	1,800	21,600
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	867	26,000	311,998
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		800	9,600
Generator Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		8,000	96,000
Entertainment		300	3,600
Total fixed Cost (D)		16,700	200,400
Net Profit (E) [C-D]		9,300	111,598

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Computer 4 x 20,000 (1 x 35,000)	1,15,000	30,000	1,45,000
Printer	3,600	10,000	13,600
Table (1900 x 6)	11,400	-	11,400
Net Connection	-	10,000	10,000
Photocopy Machine	-	1,00,000	1,00,000
Security	25,000	-	25,000
Total	1,55,000	1,50,000	3,05,000

Source of Finance



- Entrepreneur's Contribution 155,000
- Investor's Investment 150,000
- Total 305,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Internet	400	12,000	144,000	151,200	158,760
Training	667	20,000	239,998	251,997	264,597
Printing and Compose	300	9,000	108,000	113,400	119,070
Photocopy	350	10,500	126,000	132,300	138,915
Total Sales (A)	1,717	51,500	617,998	648,897	681,342
Less. Variable Expense					
Internet	100	3,000	36,000	37,800	39,690
Printing and Compose	80	2,400	28,800	30,240	31,752
Photocopy	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	280	8,400	100,800	105,840	111,132
Contribution Margin (CM) [C=(A-B)]	1,437	43,100	517,198	543,057	570,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1,000	12,000	13,000	14,000
Generator Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		12,000	144,000	144,000	144,000
Entertainment		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		4,310	51,720	51,720	51,720
Total Fixed Cost		25,560	306,720	308,520	310,520
Net Profit (E) [C-D]		17,540	210,478	234,537	259,690
Investment Payback			60,000	60,000	60,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	210,478	234,537	259,690
1.3	Depreciation (Non cash item)	51,720	51,720	51,720
1.4	Opening Balance of Cash Surplus		202,198	428,455
	Total Cash Inflow	412,198	488,455	739,865
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	202,198	428,455	679,865

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

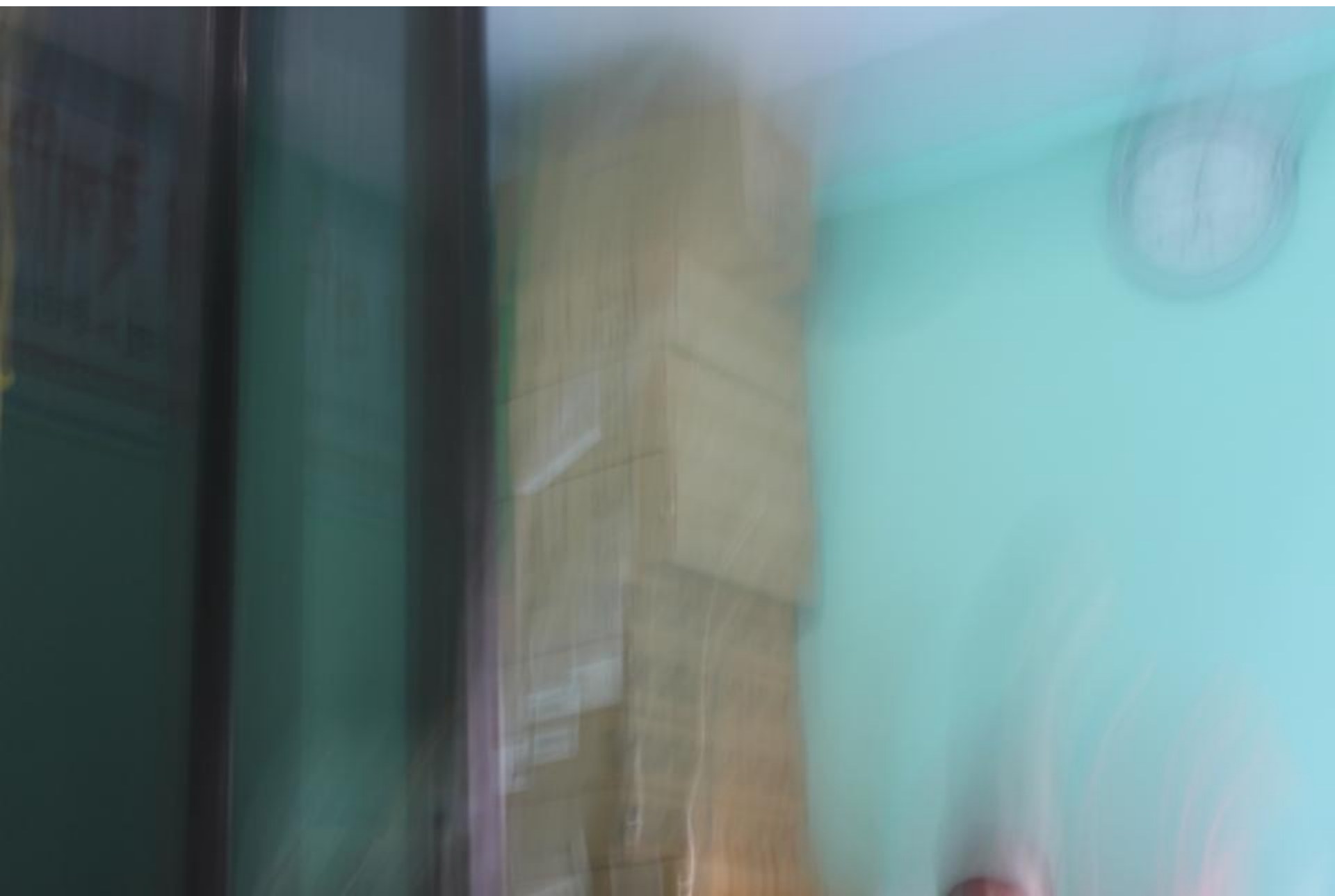
Theft
Fire
Political unrest
Local competitors;

Pictures











ধুমপান কু... বন্ধ

adidas
Originals











FAMILY PICTURE

