

# *Proposed NU Business Name : Ali Computer*



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

Name and address	:	Md. Ali Aktar Vill: Bowaldhar, Union: 6 No. Bhanor, Post: Holdibarihat,Upazila: Baliadangi, Distric: Thakurgaon.
Age	:	25 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 (Two) brothers and 1(one)Sister.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Aklima Khatun
(iii) Father's name	:	Md. Abdul Latif
(iv) GB member's info	:	Branch: Bhanor,Baliadangi, Centre # 4/mo, Loan no.: 4219, Member since: 27 December 2009, First loan: Tk. 4,000. Existing loan: 14,000, Outstanding: 7,805
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneurs Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (three) years working experience in this business, he started the business with BDT 100,000 (one lac).  He has taken one year Computer training from Jubo Unnayan.
Other Own/Family Sources of Liabilities	:	Father's income from agriculture.
NU's contact number	:	01733835850
NU's national ID number	:	19909410842000206
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Aklima Khatun is a GB member since 27 December, 2009, at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized in Agriculture, purchasing cow and supporting her son (entrepreneur) in business .
- Finally, GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Ali Computer</i></b>
Address/ Location	:	Baliadangi, morolje market,Thakurgaon
Business Category	:	Telecom and IT Support
Total Investment in BDT	:	<b>BDT 492,500</b>
Financing	:	Self BDT <b>342,500</b> (from existing business) Required Investment BDT <b>150,000</b> (as equity)
Present salary/drawings from business	:	BDT <b>3,500</b> (three thousand five hundred)
Proposed Salary	:	BDT <b>4,000</b> (four thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	(i)	On sales of products 25%, Photostat, scanning & internet services 50%
(ii) Estimated % of proposed gross profit margin	(ii)	On sales of products 25%, Photostat, scanning & internet services 50%,Cyber Café 90%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of Products	800	22,400	268,800
Income from photostat, scanning & internet services	700	19,600	235,200
<b>Total Sales (A)</b>	<b>1,500</b>	<b>42,000</b>	<b>504,000</b>
<b>Less: Cost of Sales</b>			
Cost of products	600	16,800	201,600
Cost of photostat, scanning & internet services	350	9,800	117,600
<b>Total Cost of Sale (B)</b>	<b>950</b>	<b>26,600</b>	<b>319,200</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>550</b>	<b>15,400</b>	<b>184,800</b>
<b><u>Less: Operating Cost:</u></b>			
Shop Rent		600	7,200
Electricity bill		600	7,200
Generator bill		300	3,600
Mobile bill		500	6,000
Present Salary (self)		3,500	42,000
Present Salary- Assistant-1		3,000	36,000
Night guard bill		50	600
Other Cost (stationary, entertainment etc.)		1,000	12,000
<b>Non Cash item</b>			
Depreciation Expenses		3,383	40,600
<b>Total Operating Cost (D)</b>		<b>12,933</b>	<b>155,200</b>
<b>Net Profit (C-D):</b>		<b>2,467</b>	<b>29,600</b>

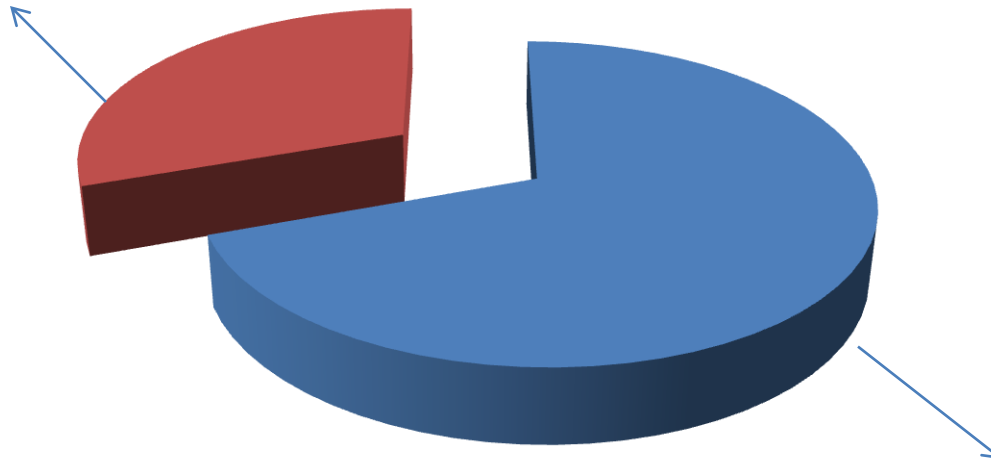
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in Products (Marriage card, clip file, stationary, mobile charger, exercise book etc.)	89,000	65,000	154,000
Advance Shop Rent	40,000	-	40,000
Decoration (Wooden rack, Table, Chair)	11,000	35,000	46,000
Machineries (Computer set, Photostat machine, printer, scanner)	190,000	50,000	240,000
Debtor	12,000	-	12,000
Cash in hand	500	-	500
<b>Total Capital</b>	<b>342,500</b>	<b>150,000</b>	<b>492,500</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 342,000
- GTT's Investment BDT 150,000
- Total Investment BDT 492,500

GTT's Investment  
30%



Entrepreneur's  
Contribution 70%



# ***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 of Products	1,100	30,800	369,600	1,210	33,880	406,560	1,331	37,268	447,216
Estimated Income from photostat, scanning & internet services	900	25,186	302,232	989	27,705	332,455	1,088	30,475	365,701
Estimated Income of Cyber café	400	11,200	134,400	500	14,000	168,000	600	16,800	201,600
<b>Total Sales (A)</b>	<b>2,400</b>	<b>67,186</b>	<b>806,232</b>	<b>2,699</b>	<b>75,585</b>	<b>907,015</b>	<b>3,019</b>	<b>84,543</b>	<b>1,014,517</b>
<b>Less: Cost of Sales</b>									
Cost of products	825	23,100	277,200	908	25,410	304,920	998	27,951	335,412
Cost of photostat, scanning & internet services	450	12,593	151,116	495	13,852	166,228	544	15,238	182,850
Cost of Cyber café	50	1,400	16,800	50	1,400	16,800	50	1,400	16,800
<b>Total Cost of Sale (B)</b>	<b>1,325</b>	<b>37,093</b>	<b>445,116</b>	<b>1,452</b>	<b>40,662</b>	<b>487,948</b>	<b>1,592</b>	<b>44,589</b>	<b>535,062</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,075</b>	<b>30,093</b>	<b>361,116</b>	<b>1,247</b>	<b>34,922</b>	<b>419,068</b>	<b>1,427</b>	<b>39,955</b>	<b>479,454</b>
<b>Less: Operating Cost:</b>									
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Generator bill		500	6,000		600	7,200		700	8,400
Mobile bill (including SMS & Reporting)		700	8,400		800	9,600		900	10,800
Ownership Transfer Fee		500	6,000		1,000	12,000		1,000	12,000
Proposed Salary (self)		4,000	48,000		5,500	66,000		7,000	84,000
Proposed Salary -Assistant-1		4,000	48,000		5,000	60,000		6,000	72,000
Night guard bill		100	1,200		150	1,800		200	2,400
Other Cost (stationary, entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
<b>Non Cash item</b>									
Depreciation Expenses		4,300	51,600		4,300	51,600		4,300	51,600
<b>Total Operating Cost (D)</b>	-	<b>17,200</b>	<b>206,400</b>	-	<b>20,750</b>	<b>249,000</b>	-	<b>23,800</b>	<b>285,600</b>
<b>Net Profit (C-D):</b>	-	<b>12,893</b>	<b>154,716</b>	-	<b>14,172</b>	<b>170,068</b>	-	<b>16,155</b>	<b>193,854</b>
<b>Retained income:</b>			<b>154,716</b>			<b>324,784</b>			<b>518,638</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

Sl#	Particulars	Year-1 (BDT)	Year-2 (BDT)	Year-3 (BDT)
1.0'	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor's	150,000	-	
1.2	Net Profit	160,716	182,068	205,854
1.3	Depreciation Expenses	51,600	51,600	51,600
1.4	Opening Balance of Cash Surplus	-	176,316	337,984
	<b>Total Cash Inflow</b>	<b>362,316</b>	<b>409,984</b>	<b>595,438</b>
2.0'	<b>Cash Outflow</b>			
2.1	Purchase Product	115,000	-	-
2.2	Decoration	35,000		
2.3	Investment Payback including ownership transfer fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
3.0'	<b>Total Cash Surplus</b>	<b>176,316</b>	<b>337,984</b>	<b>523,438</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1 Family: 0  
Others (beyond family): 1  
Future employment: 0
- Trade License in his own name;
- Maintains books of record.
- He has training
- 3 Years working experience

## **W**EAKNESS

- Can not supply goods and services products as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customers ;
- The Capital of the entrepreneur will be BDT 861,138 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitor's.

Presented at 5<sup>th</sup> In-house Executive Social Business Design Lab  
on May 06, 2015 at Grameen Telecom Trust Premises

***Thank you***

# Pictures









Govt. Registration Certificate

**Name of the Course**

- ADVANCED COMPUTER SCIENCE**
  - (1) Windows 98/XP.
  - (2) Microsoft Word.
  - (3) Microsoft Excel.
  - (4) Foxpro for windows/MS Access.
  - (5) Theory.
  - (6) Power Point
- DIPLOMA IN COMPUTER SCIENCE**
  - (1) Windows 98/XP.
  - (2) Microsoft Word.
  - (3) Microsoft Excel.
  - (4) Foxpro for windows/MS Access.
  - (5) Microsoft Visual Basic.
  - (6) Re-Practice MSW with Bengali.
  - (7) Adobe Photoshop.
  - (8) Adobe Illustrator.
  - (9) Theory.
- HIGHER DIPLOMA IN COMPUTER SCIENCE**
  - (1) Windows 98/XP.
  - (2) Microsoft Word.
  - (3) Microsoft Excel.
  - (4) Foxpro for windows/MS Access.
  - (5) Microsoft Visual Basic.
  - (6) Re-Practice MSW with Bengali.
  - (7) Adobe Photoshop.
  - (8) Adobe Illustrator.
  - (9) C++
  - (10) Java.
  - (11) Theory.



Sl. No. 5174



Registered by Govt. of the People's Republic of Bangladesh (Under the Act. XXI of 1980)



# COMPUTER BAZAR & TECHNICAL INSTITUTE

Dinajpur, Bangladesh. E-mail: com\_bazar@yahoo.com.

Government Registration No: S-9626

A Project of M.R. Jubo Unnayan Society

## CERTIFICATE OF COMPUTER SCIENCE

Reg. No. 5977 (02)/10

Grading System	
<input type="checkbox"/> A+ = 80% above	
<input checked="" type="checkbox"/> A = 70% above	
<input type="checkbox"/> B+ = 60% above	
<input type="checkbox"/> B = 50% above	
<input type="checkbox"/> C = 40% above	

This is to certify that Md. Ali Aktar  
 Son/daughter/wife of Md, Abdul Lotif was  
 a trainee of this project since January 2012 to December 2012 He/She  
 successfully completed the Higher Diploma in Computer Science  
 certificate course. His/Her programs were MS-Word, MS-Excel, MS-Access, MS-power  
point, V. basic, Basic internet, Basic Hardware, Dos-Windows98/XP  
 He/She had obtained Grade "A".

20.01.2013  
Date of Issue :

*Bad*  
Registrar  
MRJUS, Dinajpur, Bangladesh.

*Jubo*  
Executive Director  
MRJUS, Dinajpur, Bangladesh.

- DIPLOMA IN HARDWARE**
  - (1) Windows 98/XP.
  - (2) MS Word, Excel, Access.
  - (3) Basic Hardware.
  - (4) Trouble Shooting.
  - (5) Software Installation.
  - (6) Hardware Assembling.
  - (7) About Computer Virus.
- DIPLOMA IN GRAPHIC DESIGN**
  - (1) Windows 98/XP.
  - (2) MS Word, Excel, Access.
  - (3) Re-Practice MSW with Bengali.
  - (4) Adobe Photoshop.
  - (5) Adobe Illustrator.
  - (6) Theory.
- DIPLOMA IN MULTIMEDIA**
  - (1) Windows 98/XP.
  - (2) MS Word, Excel, Access.
  - (3) Re-Practice MSW with Bengali.
  - (4) Adobe Premiere, Ulead Cool 3D.
  - (5) Ulead Studio Pro, Hollywood FX.
  - (6) Theory.
- DIPLOMA IN WEB PAGE DESIGN**
  - (1) Windows 98/XP.
  - (2) MS Word, Excel, Access.
  - (3) Re-Practice MSW with Bengali.
  - (4) Front Page.
  - (5) Macromedia Flash.
  - (6) Theory.
- INTERNET & E-MAIL**
  - (1) Windows 98/XP.
  - (2) MS Word, Excel, Access.
  - (3) Re-Practice MSW with Bengali.
  - (4) Internet browsing.
  - (5) E-mail Account, Check, Send
  - (6) Theory.







**Thank You**