

Proposed NU Business Name: **HIRA COMPUTER & TELECOM**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	Hannanur Rahman Hera
Age	:	30-05-1981 (34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	3 Sons & 1 daughter
No. of siblings:	:	1 Brothers, 1 Sister
Address	:	Vill:Noyapara, P.O: Rohitpur, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHELA BEGUM
(iii) Father's name	:	LATE ABDUL MANNAN
(iv) GB member's info	:	Branch: Rohitpur, Centre # 54(Female), Member ID: 7312/1, Group No: 08 Member since: (15Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740579827
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHELA BEGUM joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HIRA COMPUTER & TELECOM
Location	:	Rohitpur, Keraneegonj
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 1,05,000/-(from existing business) 57% Required Investment BDT 80,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 11 ft= 143 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer, Mother board etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

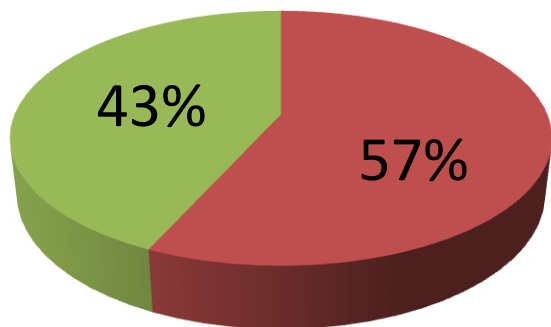
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Computer Item	2,000	60,000	720,000
Servicing	420	12,600	151,200
Total Sales (A)	2,420	72,600	871,200
Less. Variable Expense			
Computer Item	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
Contribution Margin (CM) [C=(A-B)]	620	18,600	223,200
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		300	3,600
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		300	3,600
Internet Bill		400	4,800
Guard		100	1,200
Salary (staff)		2,000	24,000
Total fixed Cost (D)		13,200	40,800
Net Profit (E) [C-D]		5,400	182,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Computer (3 x 15000)	45,000	0	45,000
HDD (2 x 3500)	7,000	0	7,000
HDD (8 x 1000)	8,000	0	8,000
Mother Board (11 x 3000)	33,000	0	33,000
Classic (2 x 2200)	4,400	0	4,400
Key Board (4 x 280)	1,020	0	1,020
DVD	6,580	0	6,580
Computer Parts & Accessories	0	80,000	80,000
Total	105,000	80,000	185,000

Source of Finance



- Entrepreneur's Contribution 105,000
- Investor's Investment 80,000
- Total 185,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year
Revenue (sales)				
Computer Item	3,000	90,000	1,080,000	1,134,000
Servicing	500	15,000	180,000	189,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Computer Item	2,700	81,000	972,000	1,020,600
Total variable Expense (B)	2,700	81,000	972,000	1,020,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		300	3,600	4,000
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		2,500	30,000	32,000
Entertainment		300	3,600	4,000
Internet Bill		400	4,800	5,500
Guard		100	1,200	1,500
Salary (staff)		2,000	24,000	24,000
Total Fixed Cost		13,800	165,600	170,000
Net Profit (E) [C-D]		10,200	122,400	132,400
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	122,400	132,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		74,400
	Total Cash Inflow	202,400	206,800
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	74,400	158,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

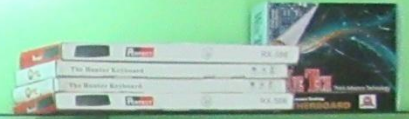
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Speaker boxes with text: "D-001", "Kangaroo", "Kangaroo".

Mobile phone accessories boxes with text: "HD", "ID".

USB Data Cable boxes with text: "USB Data Cable".

DVD-R box with text: "DVD-R".

CD-R and DVD-R boxes with text: "CD-R", "DVD-R", "NOKIA".

Mobile phone accessories boxes with text: "NOKIA".

Mobile phone accessories boxes with text: "OTG".

Mobile phone box with text: "15 MB".







Computer peripherals including a black mouse on a mousepad, a black keyboard, and a black monitor.

A beige computer monitor and a black printer sitting on a desk.

MOTHERBOARD









স্বাক্ষর

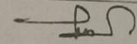
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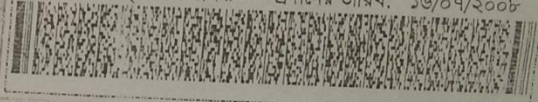
নাম: সনজিব চন্দ্র দাস
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 শানবীর সিং কেম্ব্রিজ সিং মেড
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হোমিওপ্যাথি কলেজ, মতিচূড়, ঢাকা
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা
 কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/রাস্তা: নয়াপাড়া, ডাকঘর: কহিতপুর - ১৩১০, কেরানীগঞ্জ, ঢাকা


গ্রুপের গ্রুপ / Blood Group: O-

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর  প্রদানের তারিখ: ১৬/০৭/২০০৮



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নাম: হামানুর রহমান হীরা
 Name: Hannanur Rahman Hera
 পিতা: মৃত আবদুল মামান
 পিতা: মৃত আবদুল মামান
 মাতা: রাহেলা বেগম
 Date of Birth: 30 May 1981
 ID NO: 2613851174878



CM: ২৫/৫/১৮

FAMILY PICTURE