

Proposed NU Business Name: **MA COMPUTER**



Project identification and prepared by: Md. Sahabuddin

Project verified by: Md. Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HARUNUR RASHID
Age	:	1997 (19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother 01 Doughter
Address	:	Vill:ShaljurP.O: HatganguparaP.S BagmaraDist: Rajshahi.
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.HALIMA BIBI
(iii) Father's name	:	MD. NAZRUL ISLAM
(iv) GB member's info	:	Branch: Ach para BagmaraCentre # 21(Female), Member ID: 1617/2, Group No: 01Member since: 07-02-2013(3Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 6996/=
(v) Who pays GB loan installment	:	Father
(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	:	Two years experience in running business. He has training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01793-038874
Mother's Contact No.	:	01742-949566
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit,Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.HALIMA BIBI joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA COMPUTER
Location	:	Hatgangupara,Bagmara,Rajshahi.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 45% Required Investment BDT 50,000/-(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8ft x 4ft= 32 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; item▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing employees. After getting equity fund employee will be appointed.▪The shop is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

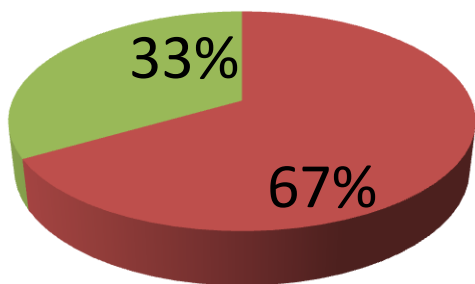
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronic Item	500	15,000	1,80,000
Income From computer	400	12,000	1,44,000
Total Sales (A)	900	2700	324000
Less. Variable Expense			
Electronic item	400	12,000	1,44,000
Total variable Expense (B)	400	12,000	1,44,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Transportation		300	3,600
Entertainment		400	4,800
Guard			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Computer	1	33,000	33,000				33,000
Charger	25	70	1,750	100	70	7,000	8,750
Memoricard	10	250	2,500	100	250	25,000	27,500
Head Phone	15	80	1,200	50	80	4,000	5,200
Batery	10	230	2,300	50	230	11,500	4,600
Security			20,000				20,000
Exsoris						2,500	
Total	61		60,000	0		50,000	1,10,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electronics Item	800	24,000	2,88,000	30,24,00
Income From Computer	500	15,000	1,80,000	1,89,000
Total Sales (A)	1300	39,000	408000	491400
Less. Variable Expense				
Photocopy Item	640	19,200	2,30,400	2,41,920
Total variable Expense (B)	640	19,200	2,30,400	2,41,920
Contribution Margin (CM) [C=(A-B)]	660	19,800	2,37,600	2,49,480
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	7,000
Entertainment		500	6,000	6,000
Guard				
Total Fixed Cost		7,400	88,800	90,600
Net Profit (E) [C-D]		12,400	1,48,800	1,58,880
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	1,48,800	1,58,880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,18,880
	Total Cash Inflow	1,98,800	2,77,760
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	1,18,880	2,47,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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







FAMILY PICTURE

