

Proposed NU Business Name: **ISLAM COMPUTER & DIGITAL STUDIO**



Project identification and prepared by, MD Bellal Hossain  
Feni sadar Unit, Feni

Project verified by: Susanta kumar Bishwash



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

Name	:	<b>MD SAIFUL ISLAM</b>
Age	:	15-08-1983 ( 33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Children
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Bosar member Bari P.O: West siluya ; P.S: Sagolniya ; Dist: Feni
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>RAHANA AKTER</b>
(iii) Father's name	:	<b>KHAYEJ AHAMED</b>
(iv) GB member's info	:	Branch: siluwa, Centre # 21(Female), Member ID: 0015 , Group No: 07 Member since: 25-04-2010 ( 05Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50000 Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	NA
(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. 03 Years in own business. He has 01 Year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-318259
Family's Contact No.	:	01816-036293
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHANA AKTER** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ISLAM COMPUTER &amp; DIGITAL STUDIO</b>
Location	:	Alimuddin Road matha, Beside of Sub-register office,Feni
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 450,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	170 ft x 170 ft= 28900 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like, Computer Sales&amp;Servicing, All Kind of Mobile Software &amp;Unlocking Printer, Repairing /Data Recovery Networking(LAN.WIFI)Solutions, Troubleshooting Virus Removal etc.</li> <li>▪Average 25% gain on sales &amp; 50% on service.</li> <li>▪The shop is rented.</li> <li>▪The business is operating by entrepreneur. Existing 01 employee.</li> <li>▪Collects goods from Feni Sadar</li> <li>▪Agreed grace period is 3 months.</li> </ul>

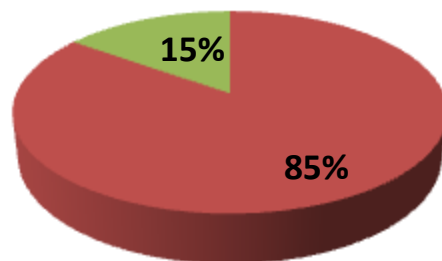
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mobile accessories	2900	87000	1044000
Service	400		
<b>Total Sales (A)</b>	3300	99000	1188000
<b>Less Variable Expense</b>			
Mobile accessories	1500	45000	540000
<b>Total variable Expense (B)</b>	1,500	45000	540000
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27000	324000
<b>Less Variable Expense</b>			
Rent		6,000	72000
Electricity bill		1000	12000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		1000	12000
Guard		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		18,500	222000
<b>Net Profit (E)= [C-D]</b>		8,500	102000

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	03	30,000	90,000	0	0	0	90,000
Photocopy machine	01	40,000	40,000	0	0	0	40,000
Printer	03	15,000	45,000	0	0	0	45,000
Digital camera	02	20,000	40,000	0	0	0	40,000
Lamenting	01	4,000	4,000	0	0	0	4,000
Fire Box	01	6,000	6,000	0	0	0	6,000
Computer accessories	0	0	10,000	0	40,000	40,000	50,000
Mobile accessories	0	0	10,000	0	40,000	40,000	50,000
Others	0	0	5,000	0	0	0	5,000
Security	1	200000	200000				
<b>Total</b>	<b>11</b>	<b>0</b>	<b>4,50,000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 80,000
- Total 530,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Mobile accessories	3800	114000	1368000	1436400
Service	550	16500	198000	207900
<b>Total Sales (A)</b>	4350	130500	1566000	1644300
<b>Less Variable Expense</b>				
Mobile accessories	2850	85500	1026000	1077300
<b>Total variable Expense (B)</b>	2,850	85500	1026000	1077300
<b>Contribution Margin (CM) [C=(A-B)</b>	1,500	45000	540000	567000
<b>Less Variable Expense</b>				
Rent		6,000	72000	72,000
Electricity bill		1400	16800	17300
Salary (self)		5000	60000	60000
Salary(Staff)		15000	180000	180000
Entertainment		1000	12000	12000
Guard		200	2400	2400
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		29,000	348,000	349,100
<b>Net Profit (E)= [C-D]</b>		16000	192000	217,900
Investment Payback			<b>48,000</b>	<b>48,000</b>



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

SR#	<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	187,200	214,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,200
	<b>Total Cash Inflow</b>	267200	353200
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)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	139,200	305200

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 15 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



## এক দাম

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থেকে ছবি ৪ কপি ৪০ টাকা  
পির কম ছবি ছাপানো হয়না



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ID খোলা হয়।

সকল প্রকারের  
মোবাইল রিচার্জ  
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মোবাইল ডেভেলপার  
কম্পিউটার ডেভেলপার

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E-Mail  
সকল প্রকারের  
ID থোলা হয়।

কম্পিউটার  
হাবি থেকে  
মোবাইল  
সেবা











# FAMILY PICTURE

