

Proposed NU Business Name: HAQUE COMPUTER & STATIONARY



Project identification and prepared Prabir Chandra Pramanik
Sonatola, Bogura

Project verified by: Md. Mozaharun Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Emdadul Haque
Age	:	25-05-19887(29 Years)
Education, till to date	:	M.B.S
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother, 3 Sisters
Address	:	Vill: Madari Para P.O: Mahi Charan Hat, P.S:Sonatola, Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms. Jahenara Khatun
(iii) Father's name	:	Md.Abdul Samad Pramanik
(iv) GB member's info	:	Branch :Dikdahar ,Centre # 16/(Female), Member ID: 4875, Group No: 11 Member since:08/03/2010(7years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	FatherS
(vi) Mobile lady	:	yes
(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	:	0 years experience in running business. 6 months Training Experience
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728404660
Mother's Contact No.	:	01722601861
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sonatola,Unit, Bogura.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MsJahenara Khatun joined Grameen Bank since 7 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	:	: RAFI STEEL CENTER & WORKSHOP
Location	:	Sayed Ahammed College Station, Sonatola, Bogura
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 75,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like Stationary Items. ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing no employees. ▪ The shop is Rented ▪ Collects goods from Bogura Bazar. ▪ Agreed grace period is 3 months.

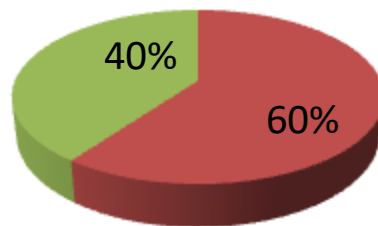
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Stationary Item	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Stationary Item	1200	36000	432000
Total variable Expense (B)	1200	36000	432000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less. Fixed Expense			
Rent		400	4800
Electric Bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary (staff)			
Guard			
Entertainment		200	2400
Generator			
Mobile		300	3600
Total fixed Cost (D)		6400	76800
Net Profit (E) [C-D]		2600	31200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Paper	15	850	12750	10	850	8500	21250
Scale	5	350	1500				1500
Pen				20	50	1000	1000
Calculator				25	300	7500	7500
Attendance Khata				50	30	15800	15800
Stapler				50	85	4250	4250
Torch Light				50	110	5500	5500
Mobile Battery	35	210	7350				7350
Bulb Energy	50	150	7500				7500
Head phone	5	600	3000				3000
Charger	3	600	1800	200	50	10000	11800
File	15	240	3600				3600
Cables	18	120	2160	20	500	10000	12160
Card Reader	3	300	900				900
Others			9440				9440
Security			25000				25000
			75000			50000	125000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Stationary Item	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
Stationary Item	1600	48000	576000	604800	635040
Total variable Expense (B)	1600	48000	576000	604800	635040
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less. Fixed Expense					
Rent		400	12000	12600	13230
Electric Bill		500	15000	15750	16538
Transportation		500	15000	15750	16538
Salary (self)		5000	150000	157500	165380
Salary(staff)					
Guard					
Generator					
Entertainment		400	12000	12600	13230
Mobile		500	15000	15750	16538
Total fixed Expenses		7300	87600	91980	96579
Net Profit (E) [C-D]		4700	56400	59220	62181
Investment Payback			20000	20000	20000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	56400	59220	62181
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		36400	75620
	Total Cash Inflow	106400	95620	137801
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	36400	75620	117801

SWOT ANALYSIS

STRENGTH

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

