

**Proposed NU Business Name: Nazrul Computer & Servicing Center**



Project identification and prepared by: Md. Habil Uddin  
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



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

Name	:	<b>MD. NAZRUL ISLAM</b>
Age	:	10-11-1989 (27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	02 Brothers & 03 Sisters
Address	:	Vill: Duburia, P.O: Duburia, P.S: Nagorpur, Dist: Tangail.
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>MOST. MOYNA BEGUM</b>
(iii) Father's name	:	<b>LATE. MOKLES ALI</b>
(iv) GB member's info	:	Branch: Duburia, Centre # 50(Female), Member ID: 3743, Group No: 04 Member since: 01-01-1994 (25 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 6,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-327110
Mother's Contact No.	:	01629-251539
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MOYNA BEGUM** joined Grameen Bank since 23 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>Nazrul Computer &amp; Servicing Center</b>
Location	:	Tabria Bazar Dupria Road, Nagorpur,Tangail.
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,40,000/-(from existing business) 81% Required Investment BDT 80,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing 03 employes.</li><li>▪Collects goods from Dhaka.</li><li>▪25% gain on sales.</li><li>▪The Shop is rented</li><li>▪Agreed grace period is 3 months.</li></ul>

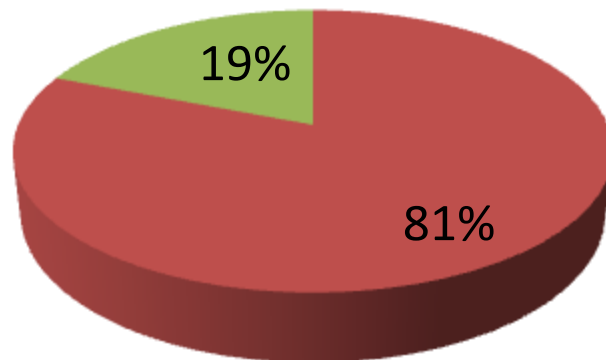
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Tv,Sound Box,Swech,Bulb,Remort ETC	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Tv,Sound Box,Swech,Bulb,Remort ETC	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Intertainment		200	2400
Gard		100	1200
Generator		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		7700	92400
Net Profit (E)= [C-D]		7300	87600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tv	16	9000	144000			0	144000
Sound Box	20	2000	40000			0	40000
Wire	20	1000	20000	20	1000	20000	40000
Switch	20	200	4000	20	200	4000	8000
Bulb	30	200	6000	10	200	2000	8000
Computer Parts			12000			50000	62000
Remort	4	1000	4000				4000
Security			100000				100000
Other			10000			4000	14000
<b>Total</b>	<b>110</b>		<b>340000</b>	<b>50</b>		<b>80,000</b>	<b>420000</b>

## Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 80,000
- Total 420,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Tv,Sound Box,Swech,Bulb,Remort ETC	2500	75000	900000	945000	992250
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Tv,Sound Box,Swech,Bulb,Remort ETC	<b>1875</b>	<b>56250</b>	<b>675000</b>	708750	<b>744188</b>
<b>Total Variable Expense</b>	<b>1875</b>	<b>56250</b>	<b>675000</b>	<b>708750</b>	<b>744188</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>625</b>	<b>18750</b>	<b>225000</b>	<b>236250</b>	<b>248063</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7700</b>	<b>91200</b>	<b>91900</b>	<b>92615</b>
<b>Net Profit (E)= [C-D]</b>		<b>11050</b>	<b>132600</b>	<b>139230</b>	<b>146192</b>
<b>Investment Pay Back</b>			<b>32.000</b>	<b>32.000</b>	<b>32.000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	132,600	139230	146191.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100600	207830
	<b>Total Cash Inflow</b>	<b>212,600</b>	<b>239,830</b>	<b>354,022</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>100,600</b>	<b>207,830</b>	<b>322,022</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
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

Pictures



# নাজরুল কম্পিউটার এন্ড সার্ভিসিং সেন্টার

ধুবড়িয়া তে-রাস্তা বাজার, ধুবড়িয়া, নাগরপুর, টাঙ্গাইল। মোবাইল : ০১৭৩৪-৩২৭১১০



e-TIN

e-TIN

















# FAMILY PICTURE

