

Proposed NU Business Name: **SMART COMPUTER**



Project identification and prepared by: Md Saiduzzaman sadhin
Rajshahi sadarSUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD . SHAMIM HOSSAIN
Age	:	30/09/1993(24 Years)
Education, till to date	:	H,S,C
Marital status	:	Unmarried
Children	:	non
No. of siblings:	:	3 Brothers, 1 sister.
Address	:	Vill: sitlai,P.O Sitlai ,P.S: poba, Dist: 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	:	MST. MAJEDA BEGUM
(iii) Father's name	:	MD. SADAK HOSSEN
(iv) GB member's info	:	Branch: Damkura , poba, Centre # 18(Female), Member ID:103024, Group No: 04 Member since 22-04-2013 to till now.(4 Years) First loan: BDT 2,000/=
Further Information:		Existing Loan: BDT 7,000/=, Outstanding loan: .
(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	:	05 years experience in running business. .
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01925-642344
Mother's Contact No.	:	01761-572933
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Rajshahi unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAJEDA BEGUM joined Grameen Bank since 04 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SMART COMPUTER
Location	:	Sitlai bazar
Total Investment in BDT	:	BDT 1,91,000/-
Financing	:	Self BDT 1,41,000/-(from existing business) Required Investment BDT 50,000/-(as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; photocopier, stationary etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The shop is own▪Agreed grace period is 3 months.

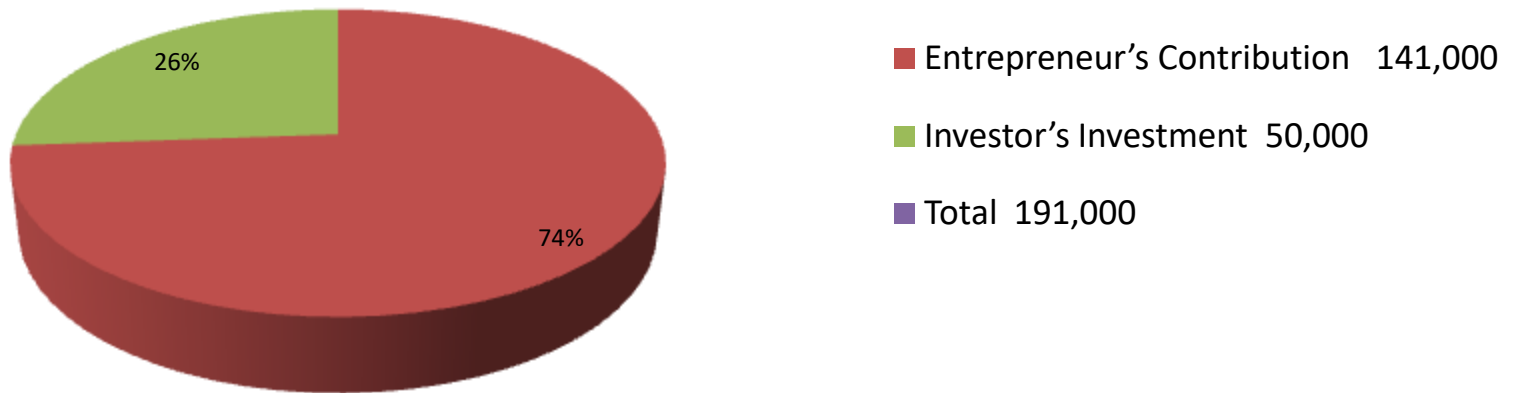
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	1,000	30,000	360000
Total Sales (A)	1,000	30,000	360000
Less. Variable Expense		0	
Sales	500	15,000	180000
Total variable Expense (B)	500	15,000	180000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		8,600	103,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Photocopy machine,stationary,pinter and computer.	141000		141000
Stationary		50000	50000
Total	141000	50,000	191000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales	1200	36000	432000	453600	476280
Total Sales (A)	1200	36000	432000	453600	476280
Less. Variable Expense		0	0	0	0
Sales	600	18000	216000	226800	238140
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent					
Electricity Bill		800	9600	9600	9600
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		6500	78000	78000	78000
Net Profit (E) [C-D]		11500	138000	148800	160140
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	138000	148800	160140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118000	246800
	Total Cash Inflow	188,000	266800	406940
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	118,000	246800	386940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







