

Proposed NU Business Name: A TO Z COMPUTERS & MOBILE



Project identification and prepared by: Monoj kumar sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUS SALAM
Age	:	28-10-1993(24 Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Tulsi Pur, P.O:Monigram, P.S:Bagha, 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	:	MOST.SAHANAJ BEGUM
(iii) Father's name	:	MD.AFJAL HOSSAIN
(iv) GB member's info	:	Branch:Monigram ,Centre # 55/m (Female) Member ID:4459/1, Group No: 01 Member since: 20-08-2008 to 10-02-13 New 9-02-15(07Years) First loan: BDT – 10,000
Further Information:		Existing Loan: BDT -12,000, Outstanding loan: 11,000
(v) Who pays GB loan installment	:	Fathers
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-621366
Brother's Contact No.	:	01743-921833
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SAHANAJ BEGUM joined Grameen Bank since 07 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	:	A TO Z COMPUTERS & MOBILE
Location	:	Monigram Bazzar, Rajshahi .
Total Investment in BDT	:	BDT-80,000/-
Financing	:	Self BDT 40 ,000/--(from existing business) 50% Required Investment BDT 40,000/--(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft= 1,00 square ft
Security of the shop	:	25,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Batarey; Cherger& etc Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees▪Agreed grace period is 3 months.

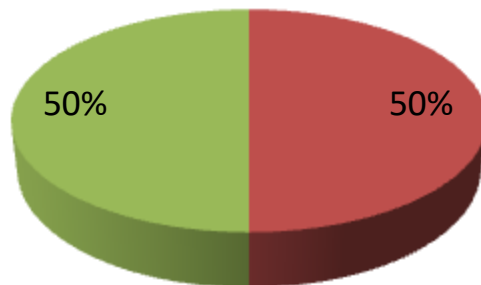
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plastics; Melamine & etc Item.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Plastics; Melamine & etc Item.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1,000	12,000
Transportation		0	0
Salary (self)		4,000	48,000
Salary (staff)		2,000	24,000
Entertainment		200	2,400
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Expense (D)		7,650	91,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery (100x50)	5000	0	5000
Head Phone (100x50)	5,000	0	5000
Mobile Bakpat (200x50)	5000	0	5,000
Charger			
Others			
Security of the shop	25,000		25,000
Mobile Item		40,000	40,000
Total	40,000	40,000	80,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 40,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Plastics; Melamine & etc Item.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Plastics; Melamine & etc Item.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution M. (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1,000	12,000	13,000	14,000
Transportation		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		2,000	24,000	25,000	26,000
Entertainment		200	2,400	2,400	2,500
Guard		150	1,800	2,000	2,500
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	124,200	132,600	141,140
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		108,200	224,800
	Total Cash Inflow	164,200	240,800	365,940
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	108,200	224,800	349,940

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;
Regular customers;

THREATS

Theft
Fire
Political unrest









Family Picture

