

Proposed NU Business Name: **RUHUL COMPUTER**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAKIL PK
Age	:	22-08-1997(20 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	01 Sister
Address	:	Vill: Arzungari, P.O: Nusratpur,Thana: Adomdighi,Dist: Bogra
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. RAZIA SULTANA
(iii) Father's name	:	MD. ABDUL BARIK
(iv) GB member's info	:	Branch: Adomdighi , Centre # 2 (Female), Member ID: 1040/1, Group No: 01 Member since: 01-01-2005(10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: Nill
(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	:	01 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-648608
Mother's Contact No.	:	01791-959680
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAZIA SULTANA joined Grameen Bank since 10 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

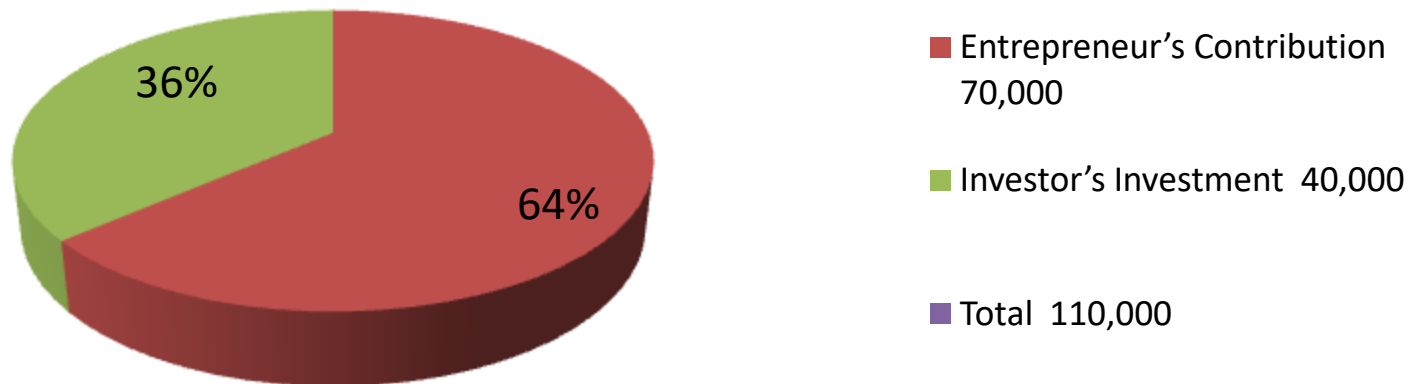
Business Name	:	RUHUL COMPUTER
Location	:	Moril Bazaar, Adomdighi, Bogra
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 70,000/- (from existing business) 64% Required Investment BDT 40,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 15x 8 ft=80 square ft
Implementation	:	<p>The business is planned to be scaled up by investment in existing goods like; Milk etc.</p> <ul style="list-style-type: none">▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Bogra▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	1,000	30000	360000
Total Sales (A)	1,000	30000	360000
Less Variable Expense			
	700	21000	252000
Total variable Expense (B)	700	21000	252000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		6,900	82800
Net Profit (E)= [C-D]		2,100	25200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Charger	50	100	5,000	0			5,000
Head Phone	50	100	5,000	0	0	0	5,000
Mobile Cover	50	100	5,000				5,000
Photocope Machine				1	40,000	40,000	40,000
Others			5,000	0	0	0	5,000
Security			50,000	0	0	0	50,000
Total			70,000	1	0	40,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	1,500	45000	540000	567000	595350
Total Sales (A)	1,500	45000	540000	567000	595350
Less Variable Expense				0	0
	1,150	34500	414000	434700	456435
Total variable Expense (B)	1,150	34500	414000	434700	456435
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		300	3600	3780	3969
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,800	81600	85680	89964
Net Profit (E)= [C-D]		6,700	80400	84420	88641
Investment Payback			16,000	16,000	16,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	80400	84420	88641
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64,400	132,820
	Total Cash Inflow	120,400	148,820	221,461
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	16000	16,000
3	Net Cash Surplus	64,400	132820	205461

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Muroil Bazaar, Adomdighi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

