

Proposed NU Business Name: **S.R COMPUTERS**



Project identification and prepared by: SUMS RUMI,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL OYAB
Age	:	01-01-1997(21Years)
Marital status	:	Unmarried
Education,till to day	:	Class Eight
Children	:	Nill
No. of siblings:	:	01 Sisters
Address	:	Vill: Asokola P.O HajradighiP.S:Bogra Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.RAZANA BEGUM
(iii) Husband's name	:	MD.ABDUL KARIM
(iv) GB member's info	:	Branch:Lhiripara ,Bogra,Centre # 20(Female), Member ID:9727 Group No: 05 Member since: 08-07-2009(07Years) First loan: BDT 20,00 /-, Existing loan: BDT 30,000/- Outstanding loan;17940/-
Further Information:		
(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	:	06 years experience in running business. He has 07 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-439088
Father's Contact No.	:	01722-820410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REZANA BEGUM joined Grameen Bank since 07 years ago. At first she took BD 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	S.R COMPUTERS
Location	:	: Vill:Asokola P.O Hajradhi ,Gabtoli.Bogra
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 90,000/- (from existing business) 25% Required Investment BDT 30,000/- (as equity) 75 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD NILL
Size of shop	:	10 ft x 6 ft= 60 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

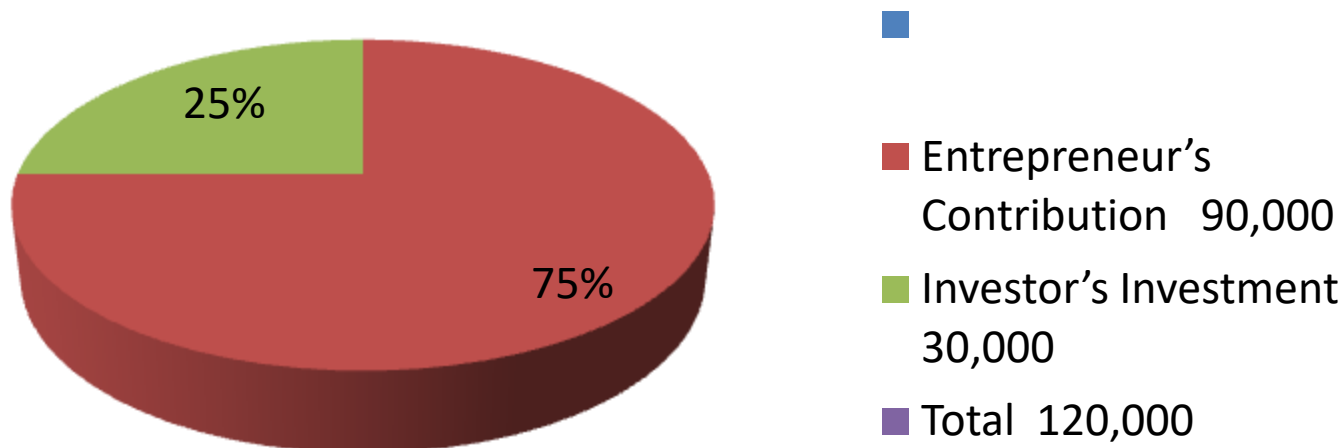
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
FISH production	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk production	250	7,500	90,000
Total variable Expense (B)	250	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		1,400	16,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computers	1	40000	40,000	1	30,000	30,000	70,000
Printers	1	4000	4,000	0	0	0	4,000
Others	0	0	16,000	0	0	0	16,000
Security	0	0	30,000	0	0	0	30,000
Total	2	0	90000	1	30000	30000	120000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Milk production	350	10,500	126,000	132,300	138,915
Total variable Expense (B)	350	10,500	126,000	132,300	138,915
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,100	73,200	73,200	73,200
Net Profit (E) [C-D]		4,400	52,800	59,100	65,715
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	52,800	59,100	65,715
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		40,800	87,900
	Total Cash Inflow	82,800	99,900	153,615
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	40,800	87,900	141,615

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dheakola, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

