

SHADIN MOBILE MUSEUM & SHUBHECCHA COMPUTERS



BRIEF BIO OF THE ENTREPRENEUR

- Name : Md. Abdur Razzak Sarker
- Address : Horrishor, Kawnia, Rangpur
- Mother : Rahima Begum, Centre # 25/Mo, Balapara, Kawnia, Rangpur
- **(Grameen Bank Borrower)** : Member since 2003
Existing Loan – BDT 35,000
- Educational Qualification : H.S.C Pass
- Experience : 12 (twelve) years experience in Telecom and Servicing business. Entrepreneur started his business with BDT 50,000 (fifty thousand). Now it's value is BDT 5,00,000 (five lac). Now he is interested to start a separate business of computer accessories. It will be a fairly new venture in the region because there are none there yet. Entrepreneur wants to play a vital role in his area by providing quality computer accessories.

BUSINESS BRIEFING

- × Proposed Business : Computer Accessories
- × Shop location: Kawnia market, Thana road, Kawnia, Rangpur.
- × Total Investment BDT **250,000**
 - + Financing
 - Required Investment BDT 250,000 (as equity)
- × Implementation:

The computer accessories business will start with different items such as Motherboard, Hard disc, RAM, Sound system, Mouse, Keyboard, IPS, CPU casing, Pen Drive, Anti Virus, Modem, CD/DVDs, Wires, Power Supply, Multi plugs, etc.

Business targets break even point within first year & pay back period is estimated to be four years.

OBJECTIVES

- ✘ Self employment for the entrepreneur;
- ✘ Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- ✘ Provide technology products for the advancement of local community;
- ✘ Contribute in improving socio-economic condition.

INVESTMENT BREAKDOWN

Particulars	Amount (BDT)
Investment in Business (<i>Computer Accessories</i>)	200,000
Required Fixtures and Fittings (<i>Decoration</i>)	50,000
Total Investment	<u><u>250,000</u></u>

FINANCIAL PROJECTION

Income Statement

Item	Year 1 (in BDT)			Year 2 (in BDT)			Year 3 (in BDT)			Year 4 (in BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue												
Income from sales of computer accessories	2,000	60,000	720,000	2,800	84,000	1,008,000	3,360	100,800	1,209,600	4,032	120,960	1,451,520
Sub Total A		60,000	720,000		84,000	1,008,000		100,800	1,209,600		120,960	1,451,520
Expenses		Monthly	Yearly		Monthly	Yearly		Monthly	Yearly		Monthly	Yearly
Shop Rent		-	-		-	-		-	-		-	-
Electricity		-	-		-	-		-	-		-	-
Salary		-	-		-	-		-	-		-	-
Depreciation Expenses			4,000			4,000			4,000			4,000
Ownership Transfer fees			8,333			8,333			16,667			16,667
Packing		500	6,000		650	7,800		845	10,140		1,099	13,182
Sub Total A		500	18,333		650	20,133		845	30,807		1,099	33,849
Estimated cost of computer accessories		51,000	612,000		71,400	856,800		85,680	1,028,160		102,816	1,233,792
Sub Total B		51,000	612,000		71,400	856,800		85,680	1,028,160		102,816	1,233,792
Grand Total		51,500	630,333		72,050	876,933		86,525	1,058,967		103,915	1,267,641
Net Profit (A-B)		8,500	89,667		11,950	131,067		14,275	150,633		17,046	183,879
Cumulative Profit			89,667			220,733			371,367			555,246

CASH FLOW (REC. & PAY.)

Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
Receipts				
Opening Balance	-	52,000	145,400	216,700
Capital Infusion by Entrepreneur	-	-	-	-
Capital Infusion by Investor	250,000	-	-	-
Sales of products	720,000	1,008,000	1,209,600	1,451,520
Total Receipts	970,000	1,060,000	1,355,000	1,668,220
Payments				
Investment in computer accessories business	250,000			
Estimated Cost of Products	612,000	856,800	1,028,160	1,233,792
Salary	-	-	-	-
Shop Rent	-	-	-	-
Electricity	-	-	-	-
Packing	6,000	7,800	10,140	13,182
Payback to Investor	50,000	50,000	100,000	100,000
Total Payments	918,000	914,600	1,138,300	1,346,974
Closing Balance (cash in hand and at bank)	52,000	145,400	216,700	321,246

OWNERS' EQUITY STATEMENT

Particulars	1st Year	2nd Year	3rd Year	4th Year
	Amount in BDT	Amount in BDT	Amount in BDT	Amount in BDT
Entrepreneur's Share	-	89,667	220,733	371,367
Investor's Share	250,000	208,333	166,667	83,333
Total Investment	250,000	298,000	387,400	454,700
Add: Net Profit	89,667	131,067	150,633	183,879
Ending Owners' Equity before payback to Investor	339,667	429,067	538,033	638,579
Less: Payback to Investor	41,667	41,667	83,333	83,333
Ending Owners' Equity	<u>298,000</u>	<u>387,400</u>	<u>454,700</u>	<u>555,246</u>
<i>Increase in Entrepreneur's Equity</i>				555,246

OUTCOMES

- The business will start with BDT 250,000 and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT 555,246.
- The business will serve the community by selling quality and in demand technology products and strive to improve every year.

RISK FACTORS

- Theft
- Political Unrest

RISK MANAGEMENT

- ✘ Adequate precautions to be taken
- ✘ Proper security measures will be taken

THANK YOU

