

BELLAL COMPUTER



Brief Bio Data of the Entrepreneur

• Name	:	Tamim Ahmed Bellal Age: 30 years
• Address	:	Vill: Shekh Hati, Jamrul Tola, Sadar Upazila, Dist: Jessore
• Mother (Grameen Bank Borrower)	:	Mst. Beauty Begum Loan No: 2681 Center : 18/Mo Branch Name: Noapara Member since: 21/07/2005 Existing Loan –BDT 300,000, Outstanding Balance –BDT 150,000.
• Educational Qualification	:	S.S.C Pass
• Experience	:	Entrepreneur has 09 (nine) years experience in computer parts trading and computer servicing business. Business has started in 2003 with BDT 25,000 through computer service business.

BUSINESS BRIEFING

• Proposed Business	:	<i>Bellal Computer</i>
• Location	:	6 th floor, Jess Tower, M K Road, Jessore computer city, Sadar Upazila, Jessore.
• Total Investment	:	BDT 2,700,000/-
• Financing	:	<ul style="list-style-type: none"> ➤ Entrepreneur –BDT1,700,000/-(EB) ➤ Investor BDT- 1,000,000/-(As Equity)
• Implementation	:	
<p>The running business will be scaled up with different items of computer parts such as monitor, keyboard, mouse, RAM, processor, mother board, hard disk etc. It targets break even point within first year & pay back period is estimated to be four (04) years.</p>		

Objectives

- Enhancement of entrepreneurial skills
- Employment opportunities for others
- Improving livelihood of the entrepreneur
- Become a prominent Nobin Udyokta

Additional Information:

- **Salary will be used for his family expenses;**
- **He has a another business in the name of Bellal Enterprise (It is printer & hardware business);**
- **His father has a stock business Grameen Bank loan will be paid from this business;**
- **Three (03) unemployed person will be employed through this business;**
- **He has trade license & ownership of his own name;**

INVESTMENT BREAKDOWN

Particulars	QTY.	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Laptop/Note Book	Hp, Dell, Asus, Lenovo, Samsung	110,000	250,000	360,000
Processor	Core i3,i5,i7 Dual core	30,000	50,000	80,000
Mother Board	Bioster, Asus, Esonic, Intel, Gigabite, Foxcon	50,000	50,000	100,000
RAM	DDR-1.DDR-2,DDR-3 (1GB,2GB,4GB)	25,000	100,000	125,000
Hard Disk	160GB,200GB,320GB,500GB,1TB,2TB	30,000	100,000	130,000
Monitor	Samsung, Dell,View Sonic, HP, BenQ, LG(LED,LCD)	25,000	75,000	100,000
Key Board	Parfect,Havit,A4tech,Logitech,Jeway,Delex.(Laptop Mini)(Multimedia)	36,000	25,000	61,000
Brand PC	Brand Desktop PC	-	150,000	150,000
Wireless Router	For networking wifi line	-	100,000	100,000
Casing	E-vition,Delex,Cotto,Parfect,Other	20,000	-	20,000
Optical Drive	Asus,Liton,Dell,HP,(DVD R/W,DVD Rom,)	20,000	-	20,000
Speaker	Microlab,Creative,Delex,Xtrem,Logitech,Kamasonic	25,000	-	25,000
Mouse	Havit,Parfect,Logitech,A4tech,Dell,HP,(Warlles)	28,000	-	28,000
UPS	Prolink,PowerPac,OVO,Spark,650VA-1200VA	30,000	-	30,000
Modem	2G,3G(All Kind)	20,000	-	20,000
TV Card	Gadme,Usb TV CArd	20,000	-	20,000
Scanner	Plastec,Canon,HP	52,500	-	52,500
Pen Drive	4GB,8GB,16GB,32GB	40,000	-	40,000
Printer	Canon,HP,Lexmark,Samsung	96,000	-	96,000
Anti Virus	All Brand	28,800	-	28,800
Toner	All Of Model	343,700	-	343,700
Others	Other lteme	20,000	100,000	120,000
Decoration		600,000	-	600,000
Advance Shop Rent		50,000	-	50,000
Total Capital		1,700,000	1,000,000	2,700,000

Means of finance

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	1,700,000	63%
Investor's Investment	1,000,000	37%
Total	2,700,000	100%

Existing Business

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Estimated Sales of Product	30,000	780,000	9,360,000
Estimated Income from Servicing	769	20,000	240,000
Total Sales (A)	30,769	800,000	9,600,000
Less: Variable Cost:			
Est. Cost of Product	27,750	721,500	8,658,000
Est. Cost of Servicing	231	6,000	72,000
Total Variable Cost (B)	27,981	727,500	8,730,000
Contribution Margin (CM) [C=(A-B)]	2,788	72,500	870,000
Less: Fixed Cost:			
Shop Rent		4,600	55,200
Salary (Self)		12,000	144,000
Salary (Assistant)		10,000	120,000
Electricity bill		4,000	48,000
Entertainment Expenses		3,000	36,000
Ownership Transfer Fees		-	-
Depreciation Expenses		5,833	70,000
Conveyance Bill		2,500	30,000
Other Expenses		1,000	12,000
(D) Total Fixed Cost		42,933	515,200
(C-D) Net Profit:	1,137	29,567	354,800

Key Assumptions:

- Sales and Servicing revenue growth will be 25% in 1st year of injecting additional investment and 10% thereafter.
- Gross profit margin is calculated @ 9% on an average.
- Depreciation is charged @ 10% and 20% on Fixture & Fittings and AC respectively.

Financial Projection

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales of Product	37,500	975,000	11,700,000	41,250	1,072,500	12,870,000	45,375	1,179,750	14,157,000	49,913	1,297,725	15,572,700
Estimated Income from Servicing	962	25,000	300,000	1,058	27,500	330,000	1,163	30,250	363,000	1,280	33,275	399,300
Total Sales (A)	38,462	1,000,000	12,000,000	42,308	1,100,000	13,200,000	46,538	1,210,000	14,520,000	51,192	1,331,000	15,972,000
Less: Variable Cost:												
Est. Cost of Product	34,688	901,875	10,822,500	38,156	992,063	11,904,750	41,972	1,091,269	13,095,225	46,169	1,200,396	14,404,748
Est. Cost of Servicing	288	7,500	90,000	317	8,250	99,000	349	9,075	108,900	384	9,983	119,790
Total Variable Cost (B)	34,976	909,375	10,912,500	38,474	1,000,313	12,003,750	42,321	1,100,344	13,204,125	46,553	1,210,378	14,524,538
Contribution Margin (CM) [C=(A-B)]	3,486	90,625	1,087,500	3,834	99,688	1,196,250	4,218	109,656	1,315,875	4,639	120,622	1,447,463
Less: Fixed Cost:												
Shop Rent		4,600	55,200		4,600	55,200		4,600	55,200		5,600	67,200
Salary (Self)		12,000	144,000		14,000	168,000		16,000	192,000		18,000	216,000
Salary (Assistant)		10,000	120,000		12,000	144,000		14,000	168,000		16,000	192,000
Electricity bill		4,000	48,000		4,200	50,400		4,400	52,800		4,600	55,200
Entertainment Expenses		3,000	36,000		3,000	36,000		3,000	36,000		3,000	36,000
Ownership Transfer Fees		-	-		3,333	40,000		3,333	40,000		10,000	120,000
Depreciation Expenses		5,833	70,000		5,833	70,000		5,833	70,000		5,833	70,000
Conveyance Bill		2,500	30,000		2,500	30,000		3,000	36,000		3,000	36,000
Other Expenses		1,000	12,000		1,000	12,000		1,200	14,400		1,200	14,400
(D) Total Fixed Cost	-	42,933	515,200		50,467	605,600		55,367	664,400		67,233	806,800
(C-D)Net Profit:	1,834	47,692	572,300	1,893	49,221	590,650	2,088	54,290	651,475	2,053	53,389	640,663
Cumulative Net Profit:			572,300			1,162,950			1,814,425			2,455,088

Break even analysis

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	9%	9%
Break Even Point (BEP):	42,933	515,200
	9%	9%
Break Even Point (BDT)	473,747	5,684,966

Cash flow (Rec. & Pay.)

<i>Particulars</i>	<i>Existing Business(BDT)</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
Cash Inflow					
New Investment Infusion by Investor's	-	1,000,000	-	-	-
Net Profit (Ownership transfer fee added back)	354,800	572,300	630,650	691,475	760,663
Depreciation Expenses	70,000	70,000	70,000	70,000	70,000
Opening Balance of Cash Surplus	-	424,800	2,067,100	2,527,750	3,049,225
Total Cash Inflow	424,800	2,067,100	2,767,750	3,289,225	3,879,888
Cash Outflow					
Laptop & Accessories	-	-	-	-	-
Investment Pay Back (including Ownership transfer fee)	-	-	240,000	240,000	720,000
Total Cash Outflow	-	-	240,000	240,000	720,000
Total Cash Surplus	424,800	2,067,100	2,527,750	3,049,225	3,159,888

Outcomes

- The business will start with **BDT 2,700,000** and it is expected that by the end of four (04) years after payback of investor's money the entrepreneur's capital will be **BDT 4,155,000**.
- The business will serve the community by selling quality and in demand products and strive to improve every year.

Risk Factors

- Fire & natural disaster
- Theft
- Local competition

Risk Management

- Night guard deployment
- Keeping adequate sand and ensure source of water
- Close market watch to compete

Pictures



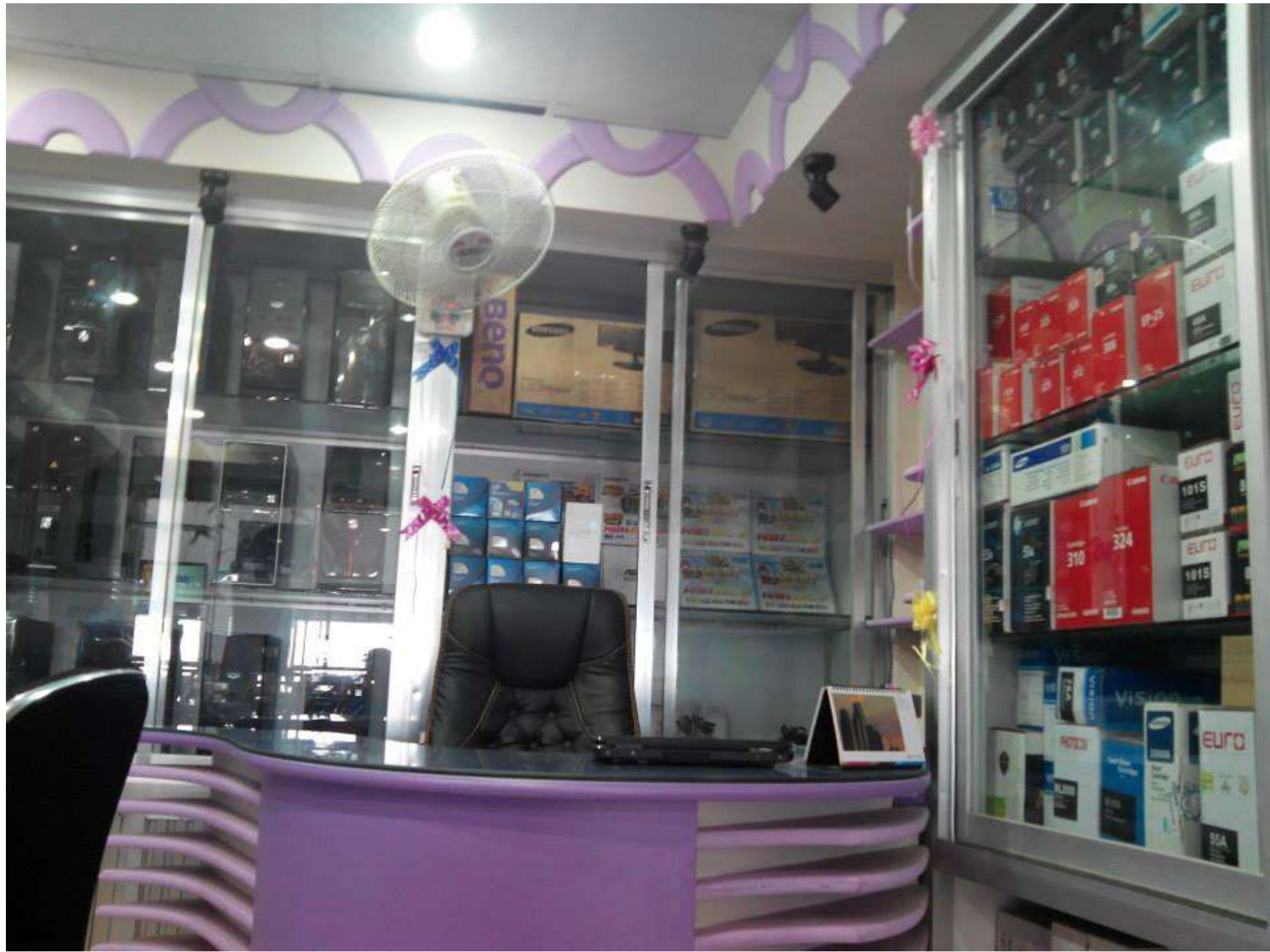
































Thank You