



Grameen Kalyan

Proposed NU Business Name: Pintu's computer & internet service .



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Pulok Chowhan Vill: Char horipur, Post: Shumvogonj, Upazilla : Mymensingh sador, District: Mymensingh.
Age	:	29 Years
Marital status	:	Married.
Progeny	:	1 (one) son.
No. of siblings:	:	4 (four) Brother's & 1 (one) sister.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mera Rani chowhan
(iii) Father's name	:	Let. Jibon chanda chowhan.
(iv) GB member's info	:	Branch: Charniloxia, Group # 13, Centre # 35/M Loan no. 7592/1, Member since: 2011, First loan: Tk. 10,000, Last loan: 15,000, Outstanding: 2060.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	B.S.S

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 8 years experience this business
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01971532853
Birth Certificate	:	6115233496625
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Md. Nur Jamal Haque, ID No:2562)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten thousand) and used the money in household development. Subsequently several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Pintu's Computer and internet services.
Address/ Location	:	Shumvogonj bazaar, Shumvogonj, Mymensingh.
Total Investment in BDT	:	BDT: 7,50,000/-
Financing	:	Self financing: BDT: 6,00,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	BDT 5000 (Five thousand only)
Proposed Salary	:	BDT 8000 (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product. ➤ Provide board band internet service. ➤ Provide computer training. ➤ Income from Income from photocopy & other. ➤ Gross profit margin on average 30 % on sales and services. ➤ Payback period is estimated 3 years. ➤ Expected date to start the project as soon as possible ⁵

EXISTING BUSINESS OF NOBIN UDYOKTTA

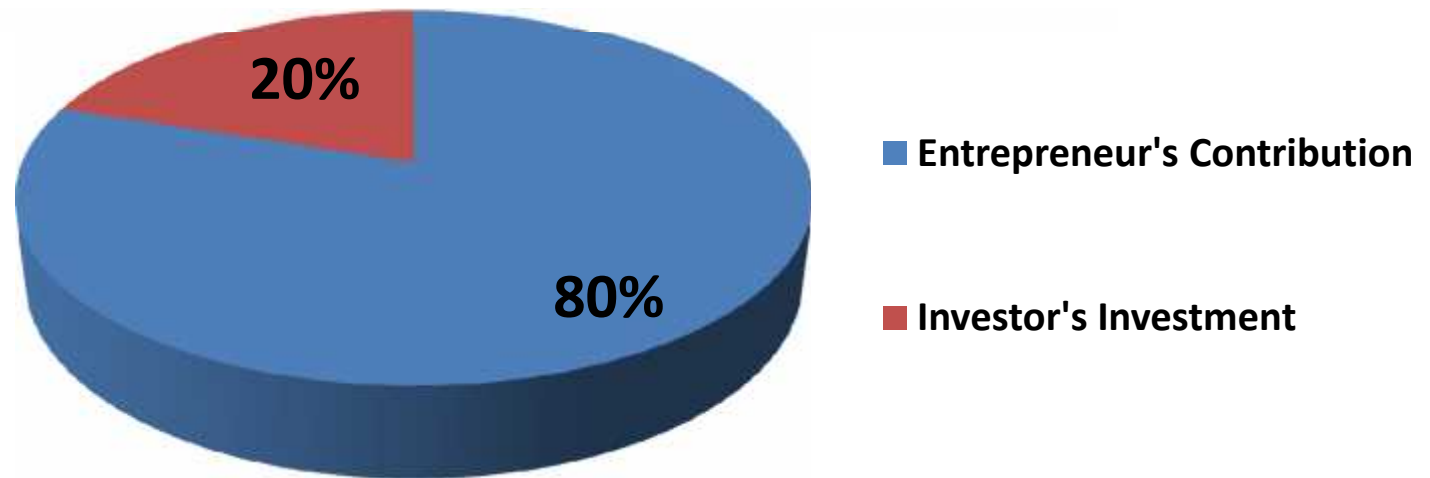
Particulars	Existing Business		
	Daily	Monthly	Yearly
Income from internet	2,500	62,500	750,000
Income from computer training	600	15,000	180,000
Income from photocopy & other	500	12,500	150,000
(A) Total Revenue	3,600	90,000	1,080,000
Cost of internet	1,750	43,750	525,000
Cost of computer training	420	10,500	126,000
Cost of photocopy & other	350	8,750	105,000
Cost of Sales (B)	2,520	63,000	756,000
Gross profit (GP) [C=(A-B)]	1,080	27,000	324,000
<u>Less: Operating Costs:</u>			
Electricity bill		5,000	60,000
Shop rent		3,000	36,000
Night guard bill		100	1,200
Transportation		1,000	12,000
Mobile bill		500	6,000
Present salary		5,000	60,000
Other Expenses	20	500	6,000
Non Cash Item:			
Depreciation Expenses			2,500
Total Operating Cost (D)		15,100	183,700
(C-D) Net Profit:		11,900	140,300

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Investor	Total Cost (BDT) (1+2)
Furniture	25,000		25,000
Purchases computer for training (6*25000)	100,000	50,000	150,000
Laptops (2*25000)	50,000		
Internet accessories ; (Cables, media, router, switch, & etc.)	370,000	65,000	435,000
Photo copy machine	30,000		30,000
Leger Printer machine		25,000	
Scan machine (2)	5,000		5,000
Computer repair tools	10,000	10,000	20,000
Cash in Hand	10,000		10,000
Total	600,000	150,000	750,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	600,000	80
Investor's Investment	150,000	20
Total Investment	750,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Income from internet	3,500	87,500	1,050,000	3,850	96,250	1,155,000	4,235	105,875	1,270,500
Income from computer training	1,000	25,000	300,000	1,100	27,500	330,000	1,210	30,250	363,000
Income from photocopy & other	800	20,000	240,000	880	22,000	264,000	968	24,200	290,400
(A) Total Revenue	5,300	132,500	1,590,000	5,830	145,750	1,749,000	6,413	160,325	1,923,900
Cost of internet	2,450	61,250	735,000	2,695	67,375	808,500	2,964.50	74,112.50	889,350.00
Cost of computer training	700	17,500	210,000	770	19,250	231,000	847.00	21,175.00	254,100.00
Cost of photocopy & other	240	6,000	72,000	264	6,600	79,200	290.40	7,260.00	87,120.00
Cost of Sales (B)	3,390	84,750	1,017,000	3,729	93,225	1,118,700	4,102	102,548	1,230,570
Gross profit (GP) [C=(A-B)]	1,910	47,750	573,000	2,101	52,525	630,300	2,311	57,778	693,330
Less: Operating Costs:									
Electricity bill		6,000	72,000		6,600	79,200		7,260	87,120
Transportation		2,000	24,000		2,200	26,400		2,420	29,040
Stationary		100	1,200		110	1,320		121	1,452
Shop Rent		3,000	36,000		3,300	39,600		3,630	43,560
Night Guard bill		100	1,200		110	1,320		121	1,452
Proposed salary-self		8,000	96,000		8,800	105,600		9,680	116,160
Wages (2) employee		12,000	144,000		13,200	158,400		14,520	174,240
Mobile bill		600	7,200		660	7,920		726	8,712
Other Expenses		1,000	12,000		1,100	13,200		1,210	14,520
Non Cash Item:									
Depreciation Expenses			2,500			2,750			
Total Operating Cost (D)		32,800	396,100		36,080	435,710		39,688	476,256
(C-D) Net Profit		14,950	176,900		16,445	194,590		18,090	217,074
Retained Income:			176,900			194,590			217,074

Notes: 1. Agreed Grace period: 3 Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after 3 months of grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	Year (2)	Year (3)
<u>Cash inflow:</u>			
Opening Balance	10,000	276,900	411,490
Capital Infusion by Investor	150,000		
Sales	1,590,000	1,749,000	1,923,900
Total Receipts	1,750,000	2,025,900	2,335,390
<u>Cash Outflow:</u>			
Cost of goods sold	1,017,000	1,118,700	1,230,570
Operating expenses	396,100	435,710	476,256
Return to Investor	60,000	60,000	60,000
Total payment	1,473,100	1,614,410	1,766,826
Closing Balance	276,900	411,490	568,564

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 2<input type="checkbox"/> Ownership in his own name.<input type="checkbox"/> Skill & experience.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital.<input type="checkbox"/> Can not Supply Product as per Demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop.<input type="checkbox"/> Fixed customer.<input type="checkbox"/> Local demand<input type="checkbox"/> Pay back period three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire.

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Trade License

বিসমিল্লাহির রাহমানির রাহিম

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্টার
ইউনিয়ন পরিষদ করম নং ১৩ অনুযায়ী

ক্রমিক নং
লাইসেন্স নং: ৬০৫
নবায়ন নং: ১২,০২,১৫

বহি নং: ০৪

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম: পিটুন্স কমিউনিটি ও ইন্টারনেট মেবা
মালিকের নাম: পুনক চৌহান পিটু
মোকাম/ঠিকানা: গ্রাম: ঝুলুয়াপুৰ (কোমুগাও (বাড়)) ডাকঘর: শঙ্কুগঞ্জ / ঝুলুয়াপুৰ মাদুয়াসা
উপজেলা: সদর, জেলা: ময়মনসিংহ

পিতা / স্বামীর নাম: ফুজীয় জীবন চন্দ্র চৌহান
তাহার নিকট থেকে: ২০০/- টাকা (কথায়: পাঁচশত টাকা মাত্র)

মাত্র বুনিয়াদি পাইয়া ৭নং চরনিলক্ষীয়া এলাকাধীনে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার: সাধারণ
লাইসেন্সের মেয়াদ: ৩০/০৬/২০১৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

শুভ মোরাদ্দা হোক
ময়মনসিংহ জেলা প্রশাসন
স্বাক্ষর: সীমা

- নবায়ন ট্যাক্স দিন
- দুটি স্বত্বানই যথেষ্ট
- শিশুর সমন্বিত টিকা এবং স্কুলে পাঠান
- জন্ম-মৃত্যু তালিকাভুক্ত করুন
- আয়োজনযুক্ত লবণ ব্যবহার করুন
- গাছ লাগান, পরিবেশ বাঁচান।

Pictures

My Shop and me



PINTU'S COMPUTE

অনলাইনে
দী বিদ্যুৎ -এর
যোগের জন্য
বেদন গ্রহণ
করা হয়।

বোপাঝাপ।
পিন্টু'স কম্পিউটার
সোনালী ব্যাংকের নীচতলা
(সি.এম.এ. স্ট্রাট, ময়মনসিংহ)।
01-532853, 01971-532853



PRANA
Computer Institute of Technology

PRANA COM
& TRAIN
WASHINGTON L. S
Dhaka - 8197253



০১৫৩২৮৫৩ ০১৯৭১৫৩২৮৫৩



PINTU'S COMPUTER





হিন্দে
এর
র জন্য
গ্রহণ
হয়।
াগ:
ম্পিটার
ফর নীচতলা
গঞ্জ, ময়মনসিংহ।
01971-532853

NETGEAR



Thank You