

Proposed NU Business Name: **MIMO COMPUTER**



Project identification and prepared by: Md Habil Uddin,
Nagoprur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SIRAJUL MONIR
Age	:	11-08-1987 (30 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Post Kamari, P.O: Pongbai jora. P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NAZMA BEGUM
(iii) Father's name	:	LATE. AZIZ UDDIN
(iv) GB member's info	:	Branch: Mamun Nogor Nagorpur, Centre # 05 (Female), Member ID: 1101/1, Group No: 02 Member since: 10-09-2007 (10 Years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT 25,000/-, Outstanding loan: BDT 14,550/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	No
Business Experiences and Training Info	:	7 years experience in running business. 7 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-0830811
Family's Contact No.	:	01739-832876
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ngorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

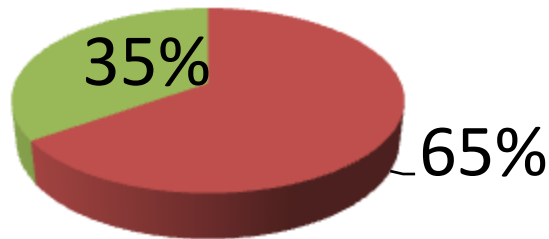
Business Name	:	MIMO COMPUTER
Location	:	Pongbai jora, Main road, Nagorpur, Tangail
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 8 ft= 64 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile item etc.▪Income from Bkash, Flexiload and servicing.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Ngaorpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile item	1,000	30,000	360,000
bkash	20	600	7,200
Flexi-load	54	1,620	19,440
Servicing	200	6,000	72,000
Total Sales (A)	1,274	38,220	458,640
Less. Variable Expense			
Mobile item	800	24,000	288,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)]	474	14,220	170,640
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		700	8,400
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		100	1,200
Transportation		500	6,000
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		6,220	74,640

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Charger	15	80	1,200	0	0	0	1,200
Battery	20	200	4,000	0	0	0	4,000
Headphone	17	100	1,670	0	0	0	1,670
Card Reader	25	20	500	0	0	0	500
Bkash	1	9000	9,000	0	0	0	9,000
Flexi load	1	10000	10,000	0	0	0	10,000
Cash in hand	1	45000	45,000	0	0	0	45,000
Hatazon	18	260	4,630	0	0	0	4,630
Security	1	15000	15,000	0	0	0	15,000
Computer	1	15000	15,000	0	0	0	15,000
Laptop	1	20000	20,000	0	0	0	20,000
Printer	2	10000	20,000	0	0	0	20,000
Scanner & Others	1	4000	4,000	0	0	0	4,000
Photocopy machine	0	0	0	1	80000	80,000	80,000
Total	103.5		150,000	1		80,000	230,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 80,000

■ Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile item	1,000	30,000	360,000	378,000	396,900
bkash	20	600	7,200	7,560	7,938
Flexi-load	54	1,620	19,440	20,412	21,433
Servicing	200	6,000	72,000	75,600	79,380
Photocopy	200	6,000	72,000	75,600	79,380
Total Sales (A)	1,474	44,220	530,640	557,172	585,031
Less. Variable Expense					
Medicine	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	674	20,220	242,640	254,772	267,511
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		700	8,400	9,000	9,500
Mobile Bill		600	7,200	8,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,500	1,800
Transportation		700	8,400	9,500	10,500
Total Fixed Cost		8,300	99,600	102,400	104,700
Net Profit (E) [C-D]		11,920	143,040	152,372	162,811
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<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	80,000		
1.2	Net Profit	143,040	152,372	162,811
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		111,040	231,412
	Total Cash Inflow	223,040	263,412	394,223
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	111,040	231,412	362,223

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

