

Proposed NU Business Name: **ALIM COMPUTER**



Project identification and prepared by: Md Anower Hossain Sarker,
Mohastha Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANOWAR HOSSAIN SAJU
Age	:	08-07-1993 (23Years)
Education, till to date	:	BA
Marital status	:	UNMARRIED
Children	:	
No. of siblings:	:	3 Brothers
Address	:	Vill: Purba Para, P.O: Aliar Hat. P.S: Shibgonj, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST ANJUARA
(iii) Father's name	:	MD. CHAN MIA
(iv) GB member's info	:	Branch: Kichak , Shibgonj. Centre # 71(Female), Member ID: 7708, Group No: 08 Member since: 01-01-1997 (15 Years) First loan: BDT 3,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT NIL/-
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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. 04 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.	:	01773-631308
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit ,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ANJUARA joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALIM COMPUTER
Location	:	Shibgonj Bazar
Total Investment in BDT	:	BDT 240000/-
Financing	:	Self BDT 180000/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 05 ft= 55 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer Accessories etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Bogra .▪Agreed grace period is 3 months.

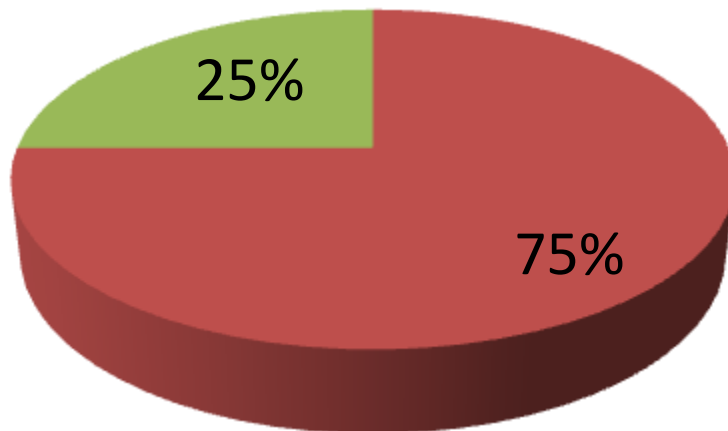
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Computer Accessories	1000	30000	360000
Total sales (A)	1000	30000	360000
Less Variable Exp.			
Computer Accessories	650	19500	234000
Total Variable exp. (B)	650	19500	234000
Contribution Margin CM [C= (A-B)]	350	10500	126000
less fixed exp.			
Rent		800	9600
Electricity bill		700	8400
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Guard		100	1200
Mobile		200	2400
total fixed cost (D)		7200	86400
Net profit (E) [C-D]		3300	39600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Photocopy Machine	1	120000	120,000	1	50,000	50,000	170,000
Computer	1	30000	30,000			0	30,000
Printer	1	5000	5,000			0	5,000
Scanner	1	5000	5,000			0	5,000
Others			0	100	100	10,000	10,000
Security			20,000				20,000
Total	4		180,000	101		60,000	240,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 60,000
- Total 240,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Computer Accessories	1900	57000	684000	718200	754110
Total Sales (A)	1900	57000	684000	718200	754110
less variable Expenses					
Computer Accessories	1235	37050	444600	466830	490171.5
Total variable Expenses (B)	1235	37050	444600	466830	490171.5
Contribution Margin (CM)= (A-B)	665	19950	239400	251370	263938.5
Less Fixed Expenses					
Rent		800	9600	9600	9600
Electricity bill		700	8400	8400	8400
Transportation		350	4200	4200	4200
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Guard		100	1200	1200	1200
Mobile		300	3600	3600	3600
Total Fixed Cost		12400	148800	148800	148800
Net Profit (E) (C-D)		7550	90600	102570	115138.5
Investment Payback			24000	24000	24000

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

SR#	<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	60,000		
1.2	Net Profit	90,600	102,570	115138.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66,600	145170
	Total Cash Inflow	150600	169170	260308.5
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	
3	Net Cash Surplus	66,600	145170	236308.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others: 01
Experience & Skill : 7 ; Years:04
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

