

Proposed NU Business Name: NOWSHIN COMPUTER AND VARITISE



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAJAHAN
Age	:	08-01-1984(33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother & 3 Sister
Address	:	Vill: Nowapara, P.O: Nondonpur , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. ROKEYA
(iii) Father's name	:	Late. KETAB ALI SORKAR
(iv) GB member's info	:	Branch: Baneshwar , Puthia , Centre # 51(Female), Member ID: 2572, Group No: 03 Member since: 1992 To 2010 (18Years) First loan: BDT -1,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-688522
Wife's Contact No.	:	01816-474663
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKEYA joined Grameen Bank since 18 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NOWSHIN COMPUTER AND VARIETISE
Location	:	Nowapara bajar , Puthai , Rajshahi .
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 20 ft= 160 square ft
Security of the shop	:	BDT -50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

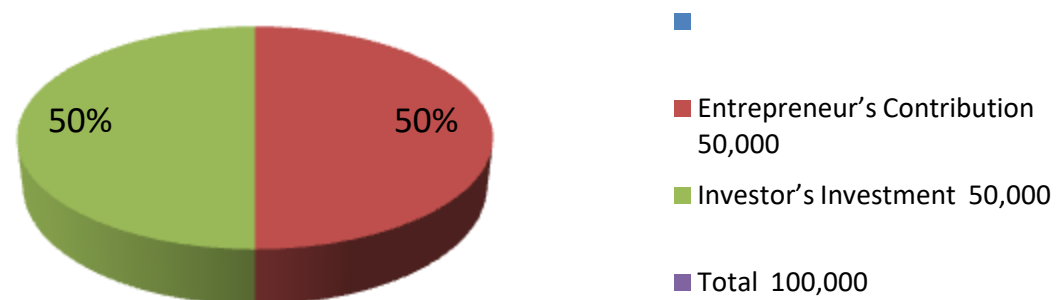
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Grocery Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		400	4,800
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sugar (1x3,300)	3,300	-	3,300
Flowers(1x750)	750	-	750
Cosmetic	8,000	-	8,000
Biscuit	3,000	-	3,000
Oil (30x90)	2,700	-	2,700
Detergent	4,000	-	4,000
Gift Item	8,000	-	8,000
Cold drink	5,000	-	5,000
Others	15,250	-	15,250
Rice	-	30,000	30,000
Dale	-	10,000	10,000
Grocery Item	-	10,000	10,000
Total	50,000	50,000	100,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM)					
[C=(A-B)	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		7,200	86,400	87,180	87,999
Net Profit (E) [C-D)		6,300	75,600	82,920	90,606

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	50,000		
1.2	Net Profit	75,600	82,920	90,606
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	55,600	62,920
	Total Cash Inflow	125,600	138,520	153,526
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	55,600	118,520	133,526

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



নাওশিন

কম্পিউটার

এন্ড

প্রিন্টার

স্টোর

প্রো: যো: শাহজাহান আলী

গাড়া বাজার









