

Proposed NU Business Name: **Atik Computer**



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Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Atikur Rahman
Age	:	10-08-1987(30 Years)
Education, till to date	:	HSC
Marital status	:	married
Children	:	1 Son
No. of siblings:	:	3 Brothers, 1 Sisters.
Address	:	Vill: Sakrail, P.O: Sakrail , P.S: Tangail , 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	:	Kanchan Beoya
(iii) Father's name	:	Let. Mujibur Rahman
(iv) GB member's info	:	Branch: Basakhanpur Tangail, Centre # 14(Female), Member ID : 4628 , Group No: 09 Member since:1983 (34 Years) First loan: BDT 5000 /- Existing loan 1,40,000/ Outstanding loan: 32,000
Further Information:		
(v) Who pays GB loan installment	:	Self
(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	:	9 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734405164
Family's Contact No.	:	01757394266
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kanchan beya joined Grameen 30 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Atik Computer
Location	:	Ajij Plaja , Tangail
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,50,000/- (from existing business 83% Required Investment BDT 80,000/- (as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 12 ft= 192 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer, Parts etc.▪Average 10 % gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

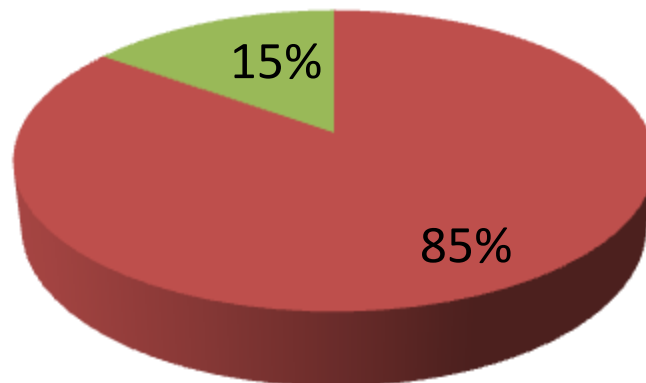
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Computer, Parts	11,000	330,000	3,960,000
Total Sales (A)	11,000	330,000	3,960,000
Less. Variable Expense			
Computer, Parts	9,900	297,000	3,564,000
Total variable Expense (B)	9,900	297,000	3,564,000
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000
Less. Fixed Expense			
Rent		8,000	96,000
Electricity Bill		1000	12,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		400	4,800
Gurd		400	4,800
Salary (sttaf)		6,000	72,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		23,100	277,200
Net Profit (E) [C-D]		9,900	118,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Computer	150,000	80,000	230,000
Parts	100,000	0	100,000
Security	2,00,000		
Total	450,000	80,000	530,000

Source of Finance



- Entrepreneur's Contribution
450,000
- Investor's Investment 80,000
- Total 530,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Computer, Parts	14,000	420,000	5,040,000	5,292,000	5,556,600
Total Sales (A)	14,000	420,000	5,040,000	5,292,000	5,556,600
Less. Variable Expense					
Computer, Parts	12,600	378,000	4,536,000	4,762,800	5,000,940
Total variable Expense (B)	12,600	378,000	4,536,000	4,762,800	5,000,940
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Rent		8,000	96,000	12,000	12,000
Electricity Bill		1000	12,000	12,000	12,000
Transportation		2,500	30,000	30,000	30,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		400	4,800	4,800	4,800
Salary (sttaf)		6,000	72,000	72,000	72,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		23,300	279,600	195,600	195,600
Net Profit (E) [C-D]		18,700	224,400	333,600	360,060
Investment Payback			32,000	32,000	32,000

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

Cash flow projection on business plan (rec. & Pay)				
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	224,400	333,600	360,060
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		192,400	494,000
	Total Cash Inflow	304,400	526,000	854,060
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	192,400	494,000	822060

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 09 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

ATI K COMPUTER







Norton Norton Norton Norton Norton

hp

Link

Link
Networks for People



Norton Norton Norton

D-Link EG

D-Link Home & Office Camera

Shelves containing various software boxes, including Norton and HP products.

Shelves containing various software boxes, including HP products.

Shelves containing various software boxes, including D-Link products.

Glass display case containing security cameras.

Computer monitor, keyboard, mouse, and blue plastic chairs on the counter.

Computer monitor, keyboard, mouse, and blue plastic stool on the counter.

Black office chair on the counter.









FAMILY PICTURE

