#### **Proposed NU Business Name: ONLINE COMPUTER**



Project identification and prepared by: Md Nazim Uddin Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD MOSTAK HOSSAIN			
Age	:	01-10-1985 (31 Years)			
Education, till to date	:	B Com			
Marital status	:	Married			
Children	:	1 Son			
No. of siblings:	:	01 Brother & 2 Sister			
Address	:	Vill: Likhidia, P.O: Badhra, P.S: Nagorpur, Dist: Tangail.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  MOST MONOWARA  LATE SAMSUL ALAM  Branch: Bhadra Nagorpur, Centre # 52 (Female),  Member ID: 5880, Group No: 04  Member since: 01-01-2008 (08 Years)  First loan: BDT 10,000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: 30,000/-Outstanding Loan: 2,922/- Mother No 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		06 years experience in running business. 06 years experience in his own business.
Training Info		He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01718-782638
Mother's Contact No.	:	01761-504538
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST MONOWARA** joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

Propo	Se	ed Nobin Udyokta Business Info
		ONLINE COMPLITED

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Business Name	:	ONLINE COMPUTER		
Location	:	Te rasta, Dubadia Bazaar, Nagorpur, Tangail .		
Total Investment in BDT	:	BDT 3,00,000/-		
Financing	<b>:</b>	Self BDT 2,30,000/-(from existing business) 77%		
		Required Investment BDT 70,000/-(as equity) 23%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	40 ft x 10 ft= 400 square ft		
Implementation	:	<ul> <li>He has run his Business.</li> <li>The business is operating by entrepreneur. Existing no employees.</li> <li>Collects goods from Nagorpur</li> <li>20% gain on sales.</li> <li>The Shop is rented.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)					
Particular	Monthly	Yearly			
Revenue (sales)					
Various Item	80,000	960,000			
Total Sales (A)	80,000	960,000			
Less. Variable Expense					
Various Item	64,000	768,000			
Total variable Expense (B)	64,000	768,000			
Contribution Margin (CM) [C=(A-B)	16,000	192,000			
Less. Fixed Expense					
Electricity Bill	700	8,400			
Mobile Bill	300	3,600			
Salary (self)	5,000	60,000			
Entertainment	200	2,400			
Rent	2,000	24,000			
Transportation	300	3,600			
Guard & Generator	200	2,400			
Total fixed Cost (D)	8,700	104,400			
Net Profit (E) [C-D)	7,300	87,600			

Investment Breakdown							
	Existing		1		Propose	,ed	
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	6	1500	9,000	15	2000	30,000	39,000
Caching	50	100	5,000	0	0	0	5,000
Head phone	20	100	2,000	0	0	0	2,000
Charger	50	80	4,000	0	0	0	4,000
Load	1	10000	10,000	0	0	0	10,000
Bkas	1	27000	27,000	1	40000	40,000	67,000
Chair	100	300	30,000	0	0	0	30,000
Plate	15	1000	15,000	0	0	0	15,000
Glass	60	20	1,200	0	0	0	1,200
bowl	50	80	4,000	0	0	0	4,000
Drum	2	2000	4,000	0	0	0	4,000
Cable	10	800	8,000	0	0	0	8,000
Others	1	10800	10,800	0	0	0	10,800
Security	1	100000	100,000	0	0	0	100,000
Total	367		230,000	16		70,000	300,000

### **Source of Finance**



Financial Projection (BDT)						
Particular	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)						
Various Item	105,000	1,260,000	1,323,000	1,389,150		
Total Sales (A)	105,000	1,260,000	1,323,000	1,389,150		
Less. Variable Expense						
Various Item	84,000	1,008,000	1,058,400	1,111,320		
Total variable Expense (B)	84,000	1,008,000	1,058,400	1,111,320		
Contribution Margin (CM) [C=(A-B)	21,000	252,000	264,600	277,830		
Less. Fixed Expense						
Electricity Bill	700	8,400	9,000	9,500		
Mobile Bill	400	4,800	5,500	6,000		
Salary (self)	5,000	60,000	60,000	60,000		
Entertainment	200	2,400	3,000	3,500		
Rent	2,000	24,000	24,000	24,000		
Transportation	400	4,800	6,000	8,000		
Guard & Generator	200	2,400	2,400	2,400		
Total Fixed Cost	8,900	106,800	109,900	113,400		
Net Profit (E) [C-D)	12,100	145,200	154,700	164,430		
Investment Payback		28,000	28,000	28,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	145,200	154,700	164,430
1.3	Depreciation (Non cash item)		ı	-
	Opening Balance of Cash			
1.4	Surplus		117,200	243,900
	Total Cash Inflow	215,200	271,900	408,330
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	117,200	243,900	380,330

### **SWOT ANALYSIS**

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 06 Years

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

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

### THREATS

Theft Fire

# Pictures























## **FAMILY PICTURE**

