

Proposed NU Business Name: **CHADGAZI COMPUTER DOT COM**



Project identification and prepared by: Md. Nasir Uddin Shek
Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | KAMAL UDDIN |
| Age | : | 02-11-1990 (27 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | 0 Son & 01 Daughter |
| No. of siblings: | : | 05 Brothers & 02 Sisters |
| Address | : | Vill: Dokkin Sot or, P.O: Dakkin Sotor, P.S: Chagolnya, Dist: Feni. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | LATE.FATEMA BEGUM |
| (iii) Father's name | : | OAHIDER RAHMAN |
| (iv) GB member's info | : | Branch: Sotor,Chagolnaya, Centre # 09 (Female), Member ID: 2123/1, Group No: 05 Member since 05-03-2001/2007 (06 Years) First loan: BDT 4,000 |
| Further Information: | | Existing Loan: 20,000/-Outstanding Loan :Nill- |
| (v) Who pays GB loan installment | : | No |
| (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 | : | 05 Years experience in the business. He has no training. |
| Other Own/Family Sources of Income | : | Raising Cattel |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01840-042700 |
| Mother's Contact No. | : | 01813-782300 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE.FATEMA BEGUM joined Grameen Bank since 06 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

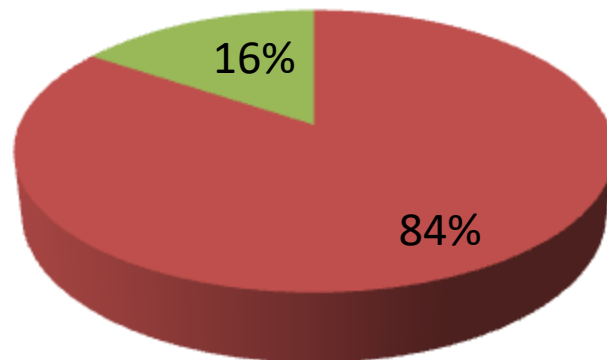
| | | |
|---|---|---|
| Business Name | : | CHADGAZI COMPUTER DOT COM |
| Location | : | Chadgazi College Road, chagolnya, Feni |
| Total Investment in BDT | : | BDT 3,20,000/- |
| Financing | : | Self BDT 2,70,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 161% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 16 ft= 160 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ He run his shop like as Computer & Computer serviceing.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Feni.▪ Average 30 % gain on sales.▪ The Shop is rented.▪ Agreed grace period is 3 months. |

Existing

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|--------|
| Revnuue (Sale) | | | |
| Computer,Toner,Memori card,Printer,ETC | 1500 | 45000 | 540000 |
| Total Sales(A) | 1500 | 45000 | 540000 |
| Less Variable Expense (B) | | | 0 |
| Computer,Toner,Memori card,Printer,ETC | 1050 | 31500 | 378000 |
| Total Variable Expense | 1050 | 31500 | 378000 |
| Contributon Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 |
| Less Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electric Bill | | 1300 | 15600 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Gard | | 100 | 1200 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 8900 | 106800 |
| Net Profit (E)= [C-D] | | 4600 | 55200 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Computer | 4 | 30,000 | 120,000 | 1 | 30,000 | 30,000 | 150,000 |
| Charger | 150 | 80 | 12,000 | 100 | 80 | 8,000 | 20,000 |
| Stamp | 50 | 100 | 5,000 | | | 0 | 5,000 |
| Memori Card | 20 | 250 | 5,000 | 30 | 250 | 7,500 | 12,500 |
| Printer | 2 | 2,700 | 5,400 | | | 0 | 5,400 |
| Binding Machine | 1 | 2,800 | 2,800 | | | 0 | 2,800 |
| Toner | 5 | 1,500 | 7,500 | | | 0 | 7,500 |
| Security | | | 100,000 | | | 0 | 100,000 |
| Others | | | 12,300 | | | 4,500 | 16,800 |
| | 232 | 37430 | 270,000 | 131 | 30330 | 50000 | 320000 |

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 50,000
- Total 320,000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Computer,Toner,Memori card,Printer,ETC | 2000 | 60000 | 720000 | 756000 | 793800 |
| Total Sales(A) | 2000 | 60000 | 720000 | 756000 | 793800 |
| Less Variable Expense (B) | | | | | |
| Computer,Toner,Memori card,Printer,ETC | 1400 | 42000 | 504000 | 529200 | 555660 |
| Total Variable Expense | 1400 | 42000 | 504000 | 529200 | 555660 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 | 226800 | 238140 |
| Less Fixed Expense | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electric Bill | | 1300 | 15600 | 15900 | 16200 |
| Transportaion | | 500 | 6000 | 6300 | 6615 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gard | | 100 | 1200 | 1200 | 1200 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 8900 | 106800 | 107500 | 108215 |
| Net Profit (E)= [C-D] | | 9100 | 109200 | 114660 | 120393 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 109,200 | 114660 | 120393 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 89200 | 183860 |
| | Total Cash Inflow | 159,200 | 203,860 | 304,253 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 89,200 | 183,860 | 284,253 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



চাঁদগাজী কম্পিউটার ডট কম

চাঁদগাজী কম্পিউটার এন্ড সার্ভিস সমূহ:

- * কম্পিউটার কাম্পোজ * কম্পিউটার গ্রাফিক্স
- * ই-মেইল সার্ভিস * ডিজিটাল রাইটিং * লেআউট
- * ছবি থেকে ছবি * মোবাইল থেকে ছবি

বি: দ্র. এখানে যাবতীয় ছাপার কাজের সেবা।
স্বাধীনতা: ০১৫৪০-০৪২৭০০, ০১৫১০-৪৫২০০০ Email





विद्यया ऽमृतमश्नुते

विद्यया ऽमृतमश्नुते

विद्यया ऽमृतमश्नुते

विद्यया ऽमृतमश्नुते

विद्यया ऽमृतमश्नुते

विद्यया ऽमृतमश्नुते

विद्यया ऽमृतमश्नुते

विद्यया ऽमृतमश्नुते



দগাজী
পটির ডট কম

এখানে
স্টাম্প
কাটিজ পেপার
বিভিন্ন স্টাম্প
ব্যাংক চলান কব
মোমেরী কার্ড
ছবি থেকে ছবি
মোমেরী থেকে ছবি
লোমেনেটিং
সি-ডিস্ক রেকর্ডিং
ই-মেইল
স্টার্ট হার্ট থেকে ছবি
বিভিন্ন কার্ড
সেবা ছবি থেকে ছবি

এখানে
রিচার্জ
করুন



দগাজী কম্পিউটার
এন্ড সফটওয়্যার



সেবা
- ই-মেইল
- স্টাম্প
- কাটিজ পেপার
- মোমেরী কার্ড
- ছবি থেকে ছবি
- মোমেরী থেকে ছবি
- লোমেনেটিং
- সি-ডিস্ক রেকর্ডিং
- ই-মেইল
- স্টার্ট হার্ট থেকে ছবি
- বিভিন্ন কার্ড
- সেবা ছবি থেকে ছবি

দ
গ
জ
সি

FAMILY PICTURE

