

Proposed NU Business Name: **TUSAR COMPUTAR STUDIO AND E SEBA**



Project identification and prepared by: Md. ROKON UDDIN ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAKIBUL ISLAM (TUSAR)
Age	:	05-06-1990 (27 Years)
Education, till to date	:	Honours Complit
Marital status	:	Married
Children	:	01 Son, 01 Doughter
No. of siblings:	:	02 Brother and 01 Sister
Address	:	Vill:Horidagasi, P.O: Keshorhat P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SELINA BEGUM
(iii) Father's name	:	MD. ABUL KASHEM
(iv) GB member's info	:	Branch: Mowgasi, Mohanpura Centre 75 (Female), Member ID: 9805, Group No: 17 Member since: 2002-Running (15 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 1,08,000 Outstanding loan: 52,547/=
(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	:	13 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Father Village Dr.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-254421
Mother's Contact No.	:	01737-356640
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SELINA BEGUM joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

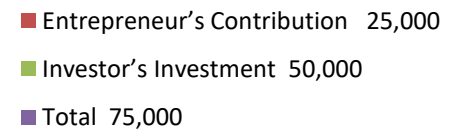
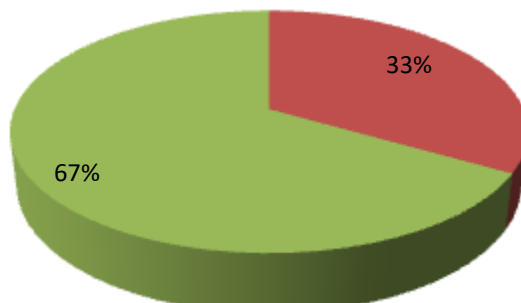
Business Name	:	TUSAR COMPUTAR STUDIO AND E SEBA
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 75,000/-
Financing	:	Self BDT 25,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15 ft = 225 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Computer and studio item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Computer and studio Item	1000	30,000	3,60,000
Total Sales (A)	1000	30,000	3,60,000
Less. Variable Expense			
Computer and studio Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	1000	30,000	3,60,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		1500	18,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Guard		100	1,200
Transportation		1,000	12,000
Entertainment		500	6,000
Bank service Charge			
Total fixed Cost (D)		17,000	2,04,000
Net Profit (E) [C-D]		13,000	1,56,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kagoj	-	-	2,000	-	-	-	2,000
Kali	-	-	2,000	-	-	-	2,000
Kathij	-	-	21,000	-	-	-	21,000
Computer	-	-	-	1	30000	30,000	30,000
Others Item						20,000	20,000
Computer	3	35000	1,05,000				
Printer	3	4000	12,000				
Photocopy Meshin	1	30000	30,000				
Skenar	1	5000	5,000				
Camera	3	15000	45,000				
Advance For Shop			40,000				
Total			25,000	1		50,000	75,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Computer and studio Item	1,500	45,000	5,40,000	5,67,000	5,95,350
Total Sales (A)	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Variable Expense					
Computer and studio Item	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		2,000	24,000	26,000	30,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	26,000	30,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)		6,000	72,000	72,000	72,000
Bank service Charge		100	1,200	1,200	1,200
Gard Bill		100	1,200	1,200	1,200
Total Fixed Cost		18,700	2,24,400	2,29,400	2,38,400
Net Profit (E) [C-D]		26,300	3,15,600	3,37,600	3,56,950
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	3,15,600	3,37,600	3,56,950
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,95,600	6,13,200
	Total Cash Inflow	3,65,600	6,33,200	9,70,150
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	2,95,600	6,13,200	9,50,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 13 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







FAMILY PICTURE

