Proposed NU Business Name: PERFECT COMPUTER PROSHIKSHON INSTITUTE



Project identification and prepared by: Sirajul Islam, Elenga Unit, Tangail

Project verified by: Md Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD SHAHADAT HOSSAIN	
Age	:	28-12-1983 (31 Years)	
Education, till to date	:	Masters in Political Science	
Marital status	:	Married	
Children	:	1 Son	
No. of siblings:	:	2 Brothers and 1 Sister	
Address	:	Vill: Rajabari P.O: Elenga P.S: Kalihati 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. AMINA BEGUM MD OSMAN GONI Branch: Elenga Kalihati, Centre # 18 (Female), Member ID: 3511, Group No: 08 Member since: 01-04-1999 (16 Years) First loan: 3,000 taka.	
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: BDT 4,000 Outstanding loan: 2,504 Mother No 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		Four years experience in running business.
Training Info	•	He has six month training from Bangladesh Technical Education Board, Dhaka.
Other Own/Family Sources of Income	••	Mother's income (Agriculture and car rent)
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01712-433479
Father Contact No.	:	
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

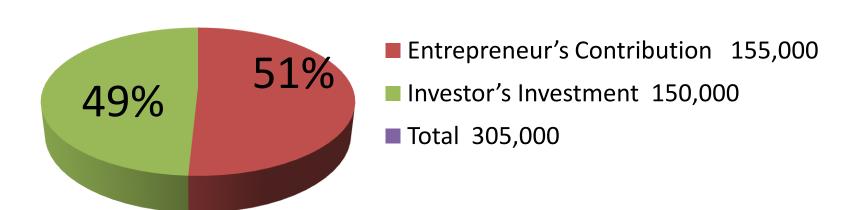
Most. Amina Begum is a member of Grameen Bank since 16. years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info				
Business Name	:	PERFECT COMPUTER PROSHIKSHON INSTITUTE		
Location	:	Elenga bus stand, Kalihati, Tangail		
Total Investment in BDT	:	BDT 3,05,000		
Financing	:	Self BDT 1,55,000 (from existing business) 51% Required Investment BDT 1,50,000 (as equity) 49%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Implementation	•	 All kinds of computer service like; Internet Browsing, Computer training, Computer compose, Printing are provided. The business is operating by entrepreneur. Existing two employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Elenga. Agreed grace period is 4 months. 		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Internet	100	3,000	36,000	
Training	667	20,000	239,998	
Printing and Compose	200	6,000	72,000	
Total Sales (A)	967	29,000	347,998	
Less. Variable Expense				
Internet	40	1,200	14,400	
Printing and Compose	60	1,800	21,600	
Total variable Expense (B)	100	3,000	36,000	
Contribution Margin (CM) [C=(A-B)	867	26,000	311,998	
Less. Fixed Expense				
Rent		2,000	24,000	
Electricity Bill		800	9,600	
Generator Bill		300	3,600	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Salary (staff)		8,000	96,000	
Entertainment		300	3,600	
Total fixed Cost (D)		16,700	200,400	
Net Profit (E) [C-D)		9,300	111,598	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Computer 4 x 20,000 (1 x 35,000)	1,15,000	30,000	1,45,000	
Printer	3,600	10,000	13,600	
Table (1900 x 6)	11,400	1	11,400	
Net Connection	-	10,000	10,000	
Photocopy Machine	-	1,00,000	1,00,000	
Security	25,000	-	250,000	
Total	1,55,000	1,50,000	3,05,000	

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Internet	400	12,000	144,000	151,200	158,760
Training	667	20,000	239,998	251,997	264,597
Printing and Compose	300	9,000	108,000	113,400	119,070
Photocopy	350	10,500	126,000	132,300	138,915
Total Sales (A)	1,717	51,500	617,998	648,897	681,342
Less. Variable Expense					
Internet	100	3,000	36,000	37,800	39,690
Printing and Compose	80	2,400	28,800	30,240	31,752
Photocopy	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	280	8,400	100,800	105,840	111,132
Contribution Margin (CM) [C=(A-B)	1,437	43,100	517,198	543,057	570,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1,000	12,000	13,000	14,000
Generator Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		12,000	144,000	144,000	144,000
Entertainment		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		4,310	51,720	51,720	51,720
Total Fixed Cost		25,560	306,720	308,520	310,520
Net Profit (E) [C-D)		17,540	210,478	234,537	259,690
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	210,478	234,537	259,690
1.3	Depreciation (Non cash item)	51,720	51,720	51,720
1.4	Opening Balance of Cash Surplus		202,198	428,455
	Total Cash Inflow	412,198	488,455	739,865
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	202,198	428,455	679,865

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 04 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

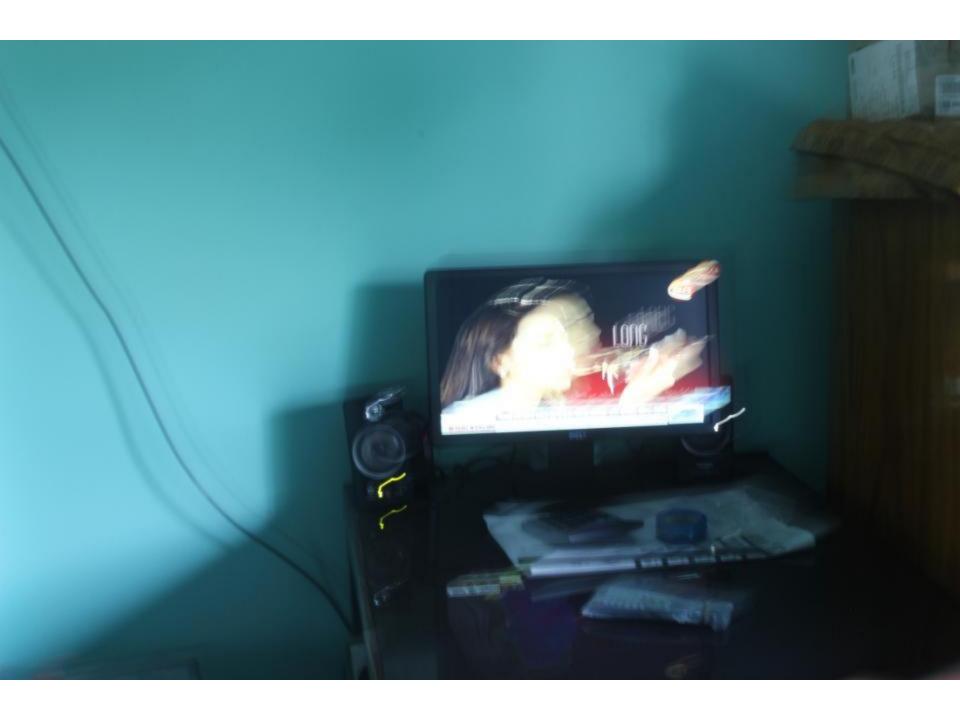
Fire

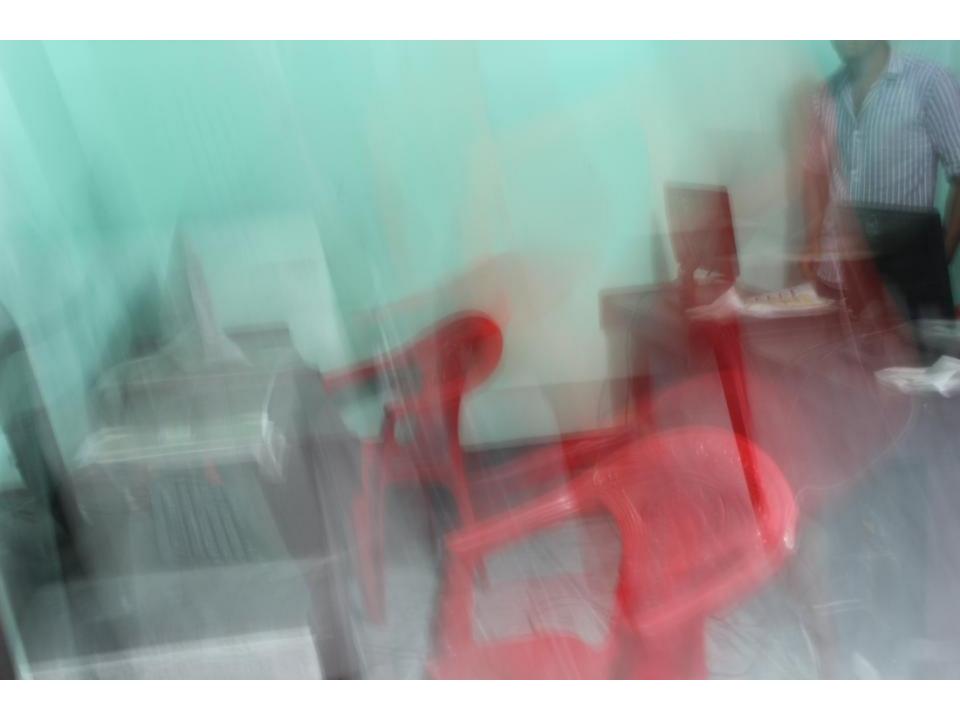
Political unrest

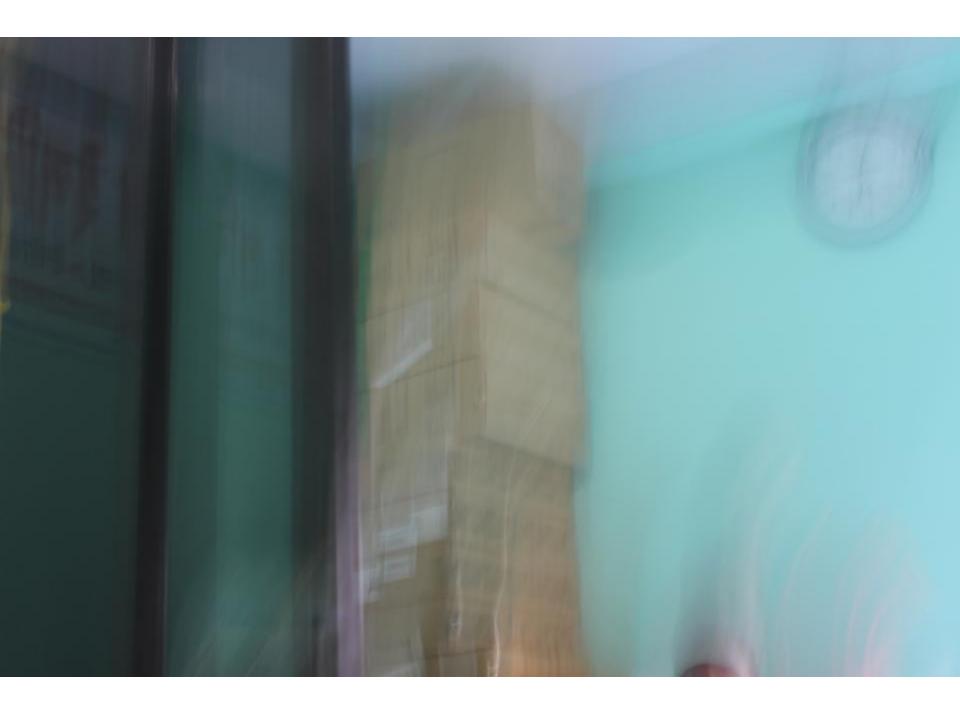
Local competitors;

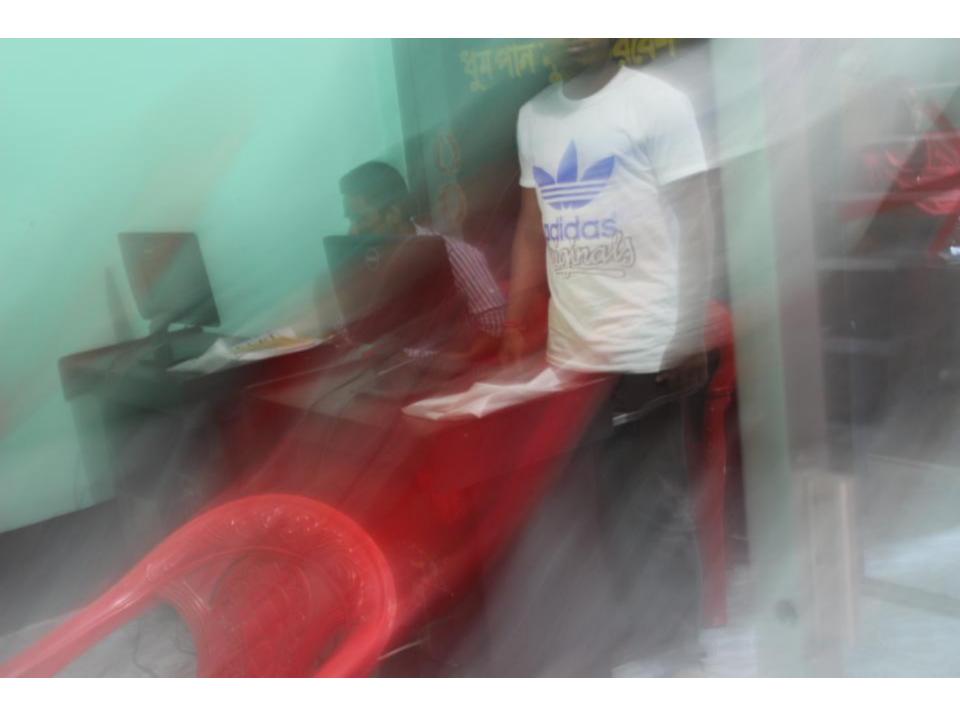
Pictures

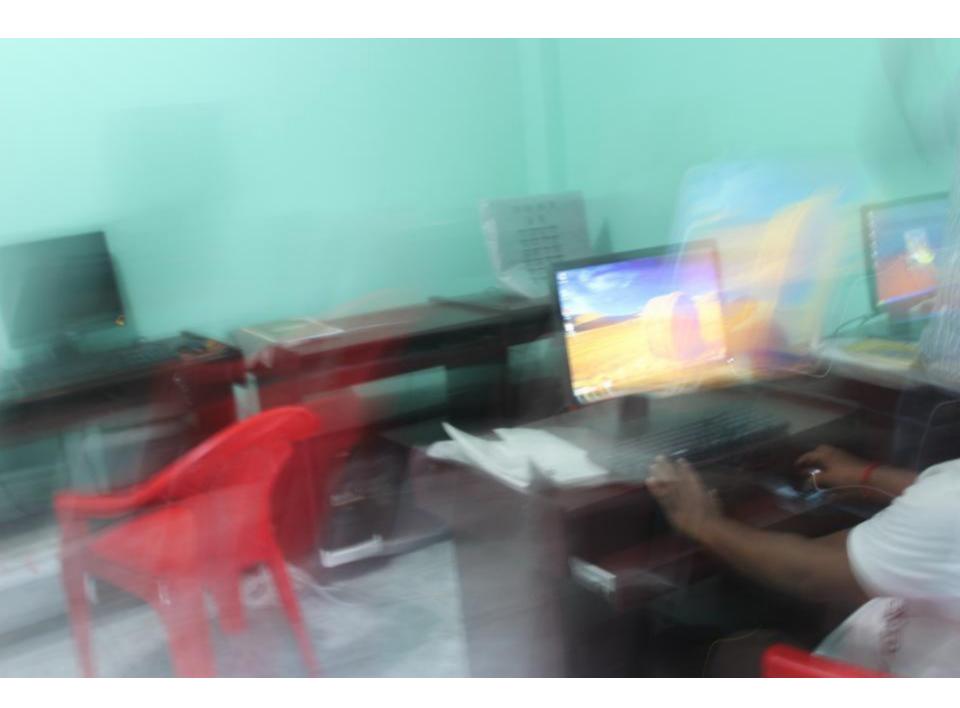


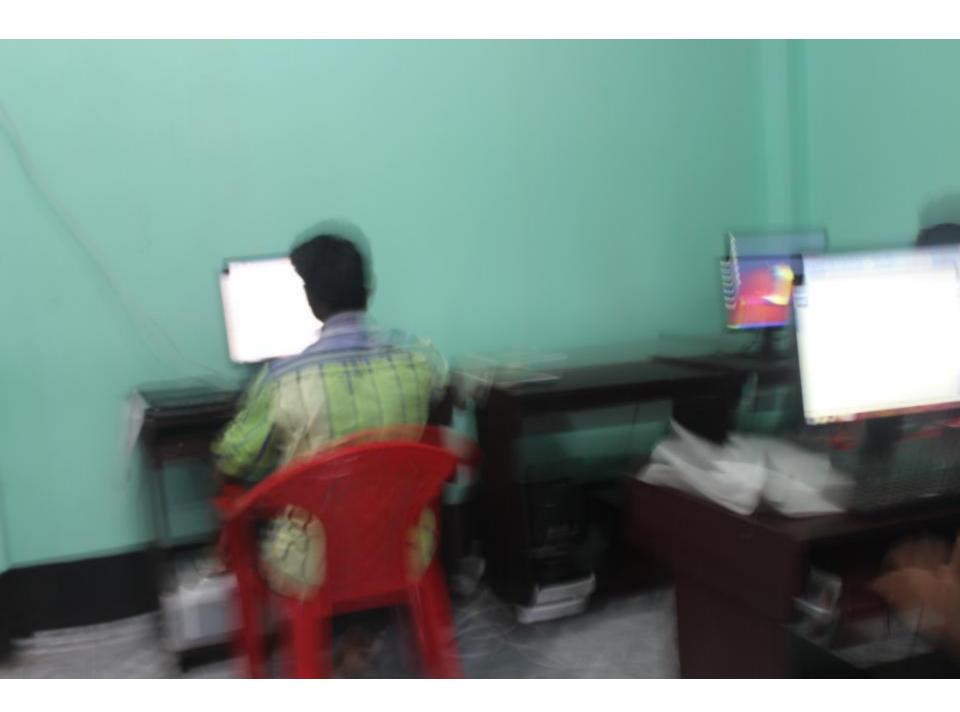








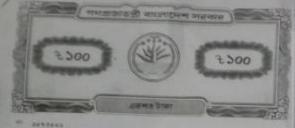












এলেঙ্গা বাসষ্ট্যান্ড ব্যবসায়ী সমিতি

SELECT TARGET

wifee salvation by

দোকান ঘর ভাড়ার চুক্তি পর

त्यात नाम (प्रतिक)र नाम ३ (सी: श्राप्तनुत स्वयान (साम्)

अस ३ हामानाहे, धानात ३ अत्साना, केन्द्रसन ३ वर्गन्तरके, इकन ३ तेमावेन

विशेष पण (शास्त्रीया) नव ३ तर्थ गायान्य (शास्त्रम, शिकार माध ३ तर्थः कावान पणि, साथ ३ ताम शामी, वाच्यात १ तर्थन्य, विभावता ३ वर्णनार्थी (काम ३ विभावत

বাহত কলনাথত আহুতে ভাজানাত নামে এই বার্ম থক আয়ু ঠাক পর কম্পানন করিবার্ক হৈ, বাসকা আমিলিয়েত অবস্থিত প্রকাশনে প্রায়ো আবার নিক মানিবানানিন দালান অবারা হিনের বাহনানা বাহাত হৈছে কুটা এবং আই ১১ পুর্তী আর্মি গোলান বা অভিনা হিনাবে বাবহারের কনা মানিক জান্তা প্রকাশন করিবান আন্দি এই গাল উক্ত থক আয়ু এইন করিবার ইন্সা গোলনা করিবার ইন্সা করিবার আন্দি আয়ান করিবার আহানে করিবার আইয়া আনিক জান্তা ন-১০০০/- টাবা (কনায়ত টাবা মার) টাবা মার) টাবা মারার বহিছে বাইনে করেবার বাহনা ন-১৫০০০/- টাবা (কনায়ত পার্টিশ হাজার টাবা মার) ১৯/০২/২০১৫ ইয়া বারিশ মাইসে ০১/০২/২০১৮ ইয়া আন্দি নামি আর্থিত ও নামেরের জন্য বার আন্ধার্থনা করা করিব।

SHEET MINI-02

100 mm	CONTRACTOR OF THE PARTY OF THE	DESCRIPTION OF THE PARTY OF THE
	WEX 19-44	
Min to 3103	এলেকা পৌরসভা	133
	निमा द्राधिया	
	(S) where trains	- Control
HERON WEST GOOD		1300000
Links	About a rese on, or, fir, or result celliforers ore these	
	সচন্ত পৌত কৰা বাৰ্যা কৰিবেৰ বিধান ভাত	
	ব্যবসা দাইসেল	20.72
TOWN of Michigan	मा । १११० र के के कार्य है कि विकास देवा वि	
unnettin :	COLUMN STATE OF THE POST OF THE PARTY OF THE	0.00
Date t	WINDS PINDS IN	
manu tillede ti	वित्र इ pos सूच का के जि. वित्र वर्षात्र ।	100
	(40 pm)	
edizer in	-000k	
and		
cell that I	mare Zway Min	
400	the state of the s	Marie
educe edical Co	Halfa Challe	CORE SES
CARTIFOLIST	apre charal	STATE CANADA
Colore Species	allow agree care ever a writing of religion after up the common allows a writing	a supplementary within a
THE RESERVE AND LOSS OF	NOTE OF STREET STREET,	
9	The state of the s	
	व्यवस्था वासारम् स्टब्स	
	MATTERNA SECURITY / MICHAEL SECURITY	
	- on mon ands	
	Name NO SHARROW PRODUCTS	
	See on white the	
	MAIN COMES REFINE THE COMES	
	ID NO 9314714360874	
0		
	. If not mand more some and and amount off an	
	long experts, but to recover small word, word, were	
	SITE LAND STREET, TARRE	
	AMERICAN DISTANCE OF	
	Second minima area motor ages properiores.	
	Man Property and a Section Sec	

0171

angladesh Technical Education Board, Dha

Grameen Shakti S

FAMILY PICTURE

