

Ushan Computer Center



BRIEF BIO OF THE ENTREPRENEUR

Name	:	Md. Murad Hossain
Age	:	27 years
Address	:	House # 74-75, Block B, Nuton Uposhore, Thana: Shodor, District: Jessore
Mother <i>(Grameen Bank Borrower)</i>	:	Mrs. Alea Begum, Nowapara, Centre # 10/Mo, Loan no.: 2002/1, Member since 1992 Existing Loan – BDT Nil, Outstanding- Nil
Education	:	HSC
Experience	:	10 (Ten) years experience in computer service related business and digital studio. Entrepreneur started his business with a few hundred taka and now it's value is BDT 1,75,000.

BUSINESS Briefing

- Proposed Business : Ushan Computer Center
- Shop location: Truck Stand, Magura Road, Jessore
- Total Investment: **BDT 360,000**

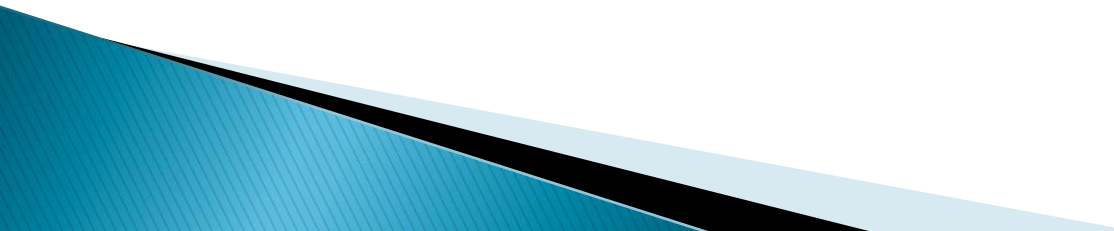
- ❖ Financing

- ❖ Self BDT 175,000 (from existing business)
- ❖ Required Investment BDT 185,000 (as equity)

- **Implementation:**

The business is running with different items and computer related services such as photocopy, printing, photo printing, sale of mobile sets, accessories items etc. targeting break even point within the **first year** & pay back period is estimated to be within **four year**.

Objectives

- Become a Prominent Nobin Udyokta;
 - Self employment for the entrepreneur;
 - Create employment opportunities for especially for family members of Grameen Bank Borrowers ;
 - Provide quality goods & service to meet demand in the community;
 - Contribute in improving socio-economic condition.
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Investment Breakdown

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<i>Investment in Equipments</i>			
Computer	35,000	-	35,000
Laptop	12,000	-	12,000
Printer	17,000	-	17,000
Scanner	3,000	-	3,000
Photo Copy Machine	-	80,000	80,000
Projector	55,000	-	55,000
Camera	12,000	-	12,000
Lamination Machine	1,000	-	1,000
Servicing Machine	5,000	-	5,000
Investment in Accessories	35,000	30,000	65,000
Investment in Mobile sets	-	30,000	30,000
Furniture, Fixtures & Decoration	-	20,000	20,000
Advance Rent for Shop	-	25,000	25,000
Total Capital	175,000	185,000	360,000

Means of Finance

Particulars	Amount (Tk.)	%
Entrepreneur's Contribution	175,000	49%
Investor's Investment	185,000	51%
Total	360,000	100%

Existing Business

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Est. Income from Mobile Servicing, Multimedia, Accessories	519	13,500	162,000
Est. Income from Photo, Printing, Laminating, Projector	77	2,000	24,000
Est. Income from Mobile sale			
Est. Income from Photocopy			
Total Sales (A)	596	15,500	186,000
Calculation of Variable Cost:			
Less: Variable Cost:			
Est. cost of Mobile Servicing, Multimedia, Accessories	208	5,400	64,800
Est. cost of Photo, printing, laminating , Projector	38	1,000	12,000
Est. cost of Mobile sale			
Est. cost of Photocopy service			
Total Variable Cost (B)	246	6,400	76,800
Contribution Margin (CM) [C=(A-B)]	350	9,100	109,200
Less: Fixed Cost:			
Shop Rent		400	4,800
Electricity bill		500	6,000
Salary- own		5,000	60,000
Salary- employee		-	-
Entertainment		250	3,000
Others		600	7,200
Depreciation Expenses		2,333	28,000
Ownership Transfer Fees		-	-
(D) Total Fixed Cost	303	9,083	109,000
(C-D) Net Profit:		17	200

Key assumptions for forecasting

- Sales growth will be 100% in 1st year and 20% in every year after introducing additional investment.
- Gross Profit on products on an average is estimated to be 53%.
- Salary of entrepreneur will be increased every year within the range of 10% to 12%.
- Depreciation has been charged on fixed assets at the rate of 20%.

Financial Projection

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Income from Mobile Servicing, Multimedia, Accessories	1,038	27,000	324,000	1,246	32,400	388,800	1,495	38,880	466,560	1,794	46,656	559,872
Est. Income from Photo, Printing, Laminating, Projector	154	4,000	48,000	185	4,800	57,600	222	5,760	69,120	266	6,912	82,944
Est. Income from Mobile sale	-	8,000	96,000	-	9,600	115,200	-	11,520	138,240	-	13,824	165,888
Est. Income from Photocopy	-	4,500	54,000	-	5,850	70,200	-	7,605	91,260	-	9,887	118,638
Total Sales (A)	1,192	43,500	522,000	1,431	52,650	631,800	1,717	63,765	765,180	2,060	77,279	927,342
Calculation of Variable Cost:												
<i>Less: Variable Cost:</i>												
Est. cost of Mobile Servicing, Multimedia, Accessories	415	10,800	129,600	498	12,960	155,520	598	15,552	186,624	718	18,662	223,949
Est. cost of Photo, printing, laminating, Projector	77	2,000	24,000	92	2,400	28,800	111	2,880	34,560	133	3,456	41,472
Est. cost of Mobile sale		5,600	67,200	-	6,720	80,640	-	8,064	96,768	-	9,677	116,122
Est. cost of Photocopy service		1,800	21,600	-	2,340	28,080	-	3,042	36,504	-	3,955	47,455
Total Variable Cost (B)	492	20,200	242,400	591	24,420	293,040	709	29,538	354,456	851	35,750	428,998
Contribution Margin (CM) [C=(A-B)]	700	23,300	279,600	840	28,230	338,760	1,008	34,227	410,724	1,210	41,529	498,344
<i>Less: Fixed Cost:</i>												
Shop Rent		800	9,600		900	10,800		1,000	12,000		1,100	13,200
Electricity bill		800	9,600		900	10,800		1,000	12,000		1,000	12,000
Salary- own		7,000	84,000		7,000	84,000		8,000	96,000		9,000	108,000
Salary- employee		2,000	24,000		2,000	24,000		2,000	24,000		2,000	24,000
Entertainment		300	3,600		300	3,600		300	3,600		300	3,600
Others		370	4,440		370	4,440		370	4,440		370	4,440
Depreciation Expenses		4,000	48,000		4,000	48,000		4,000	48,000		4,000	48,000
Ownership Transfer Fees		-	-		667	8,000		1,083	13,000		1,333	16,000
(D) Total Fixed Cost		15,270	183,240		16,137	193,640		17,753	213,040		19,103	229,240
(C-D) Net Profit:		8,030	96,360		12,093	145,120		16,474	197,684		22,425	269,104
Cumulative Net Profit:			96,360			241,480			439,164			708,268

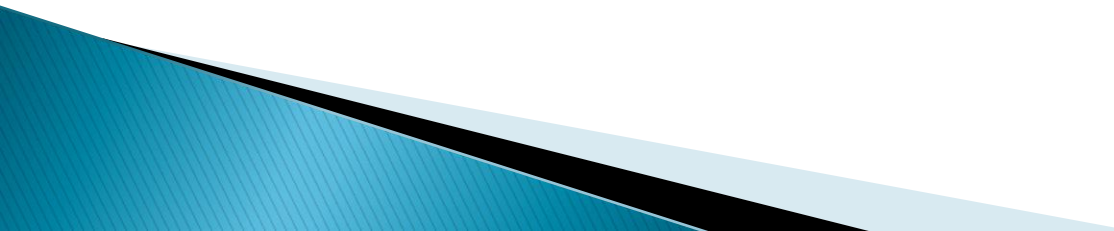
Break Even Point analysis

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Seles)	53%	53%
Break Even Point (BEP):	13,520	162,240
	53%	53%
Break Even Point (in Tk.)	25,641	307,697

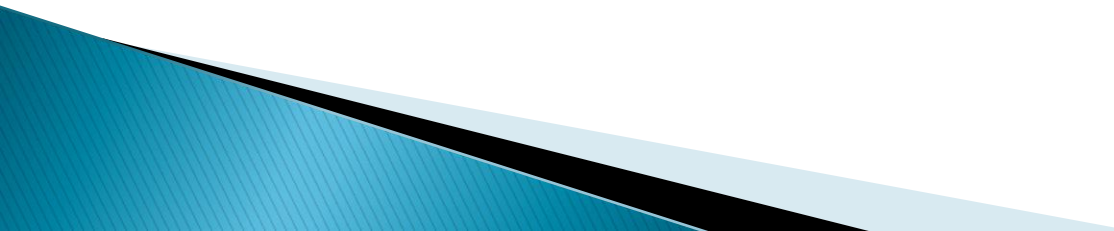
Cash flow (Rec. & Pay.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
Cash Inflow				
New Investment Infusion by Investor's	185,000	-	-	-
Adjusted Net Profit	96,360	153,120	210,684	285,104
Depreciation	48,000	48,000	48,000	48,000
Opening Balance of Cash Surplus	-	144,360	297,480	478,164
Total Cash Inflow	329,360	345,480	556,164	811,268
Cash Outflow				
Purchase of Product	140,000	-	-	-
Advance Rent for Shop	25,000	-	-	-
Decoration (Fixtures and Fittings)	20,000	-	-	-
Investment Pay Back (including share transfer fee)	-	48,000	78,000	96,000
Total Cash Outflow	185,000	48,000	78,000	96,000
Total Cash Surplus	144,360	297,480	478,164	715,268

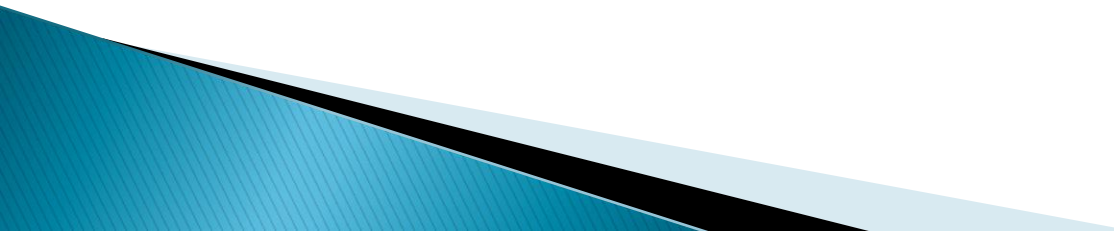
Outcomes

- The business will start with BDT 360,000 and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT **883,268**.
 - The business will serve the community by selling quality and in demand products and strive to improve every year.
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Risk Factors

- Theft
 - Local competition
 - Political Unrest
 - Fire
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Risk Management

- Adequate precautions to be taken
 - Proper security measures will be taken
 - Close market watch to compete
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Picture

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কম্পিউটার সেন্টার

মোঃ মুরাদ হোসেন

- ☑ মোবাইল সার্ভিসিং
- ☑ কম্পিউটার সার্ভিসিং
- ☑ কম্পিউটার প্রিন্টিং
- ☑ কম্পিউটার কন্ট্রোল
- ☑ ইন্টারনেট ও ই-মেইল
- ☑ পান ও ছবি ডাউনলোড
- ☑ এছাড়া মোবাইল এর যাবতীয় মারামতি ও নতুন মোবাইল বিক্রয় করা হয়।

ট্রাক স্ট্যান্ড, উপশহর, যশোর।













Thank You