

Proposed NU Business Name: **SAYEM CYBER NET**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROBIUL ISLAM SAIM
Age	:	14-10-1988 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Balucora, P.O: Shontos, P.S: Tangail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHERA BEGUM
(iii) Father's name	:	MD. DELOYAR HOSEN
(iv) GB member's info	:	Branch: Boruha, Centre # 44(Female), Member ID: 4141, Group No: 01 Member since: 03-03-1998(20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 85700
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711041212
Mother's Contact No.	:	01732359374
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHERA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAYEM CYBER NET
Location	:	Nirala more, CTC market, Tangail
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 90,000/-(from existing business) 47% Required Investment BDT 100,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8ft x 15ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer & accessories etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

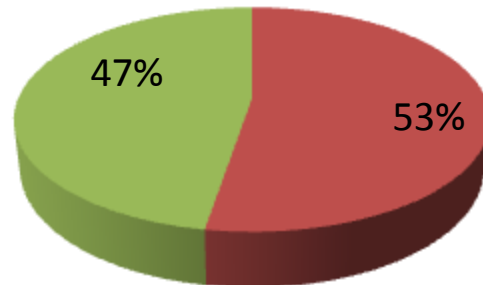
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Computer	1000	30000	360000
Scan,printing service	300	9000	108000
Total Sales (A)	1300	39000	468000
Less Variable Expense			
Cosmetics,Stationary & Ornaments	750	22500	270000
Total variable Expense (B)	750	22500	270000
Contribution Margin (CM) [C=(A-B)]	550	16500	198000
Less Variable Expense			
Rent		1,200	14400
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		40	480
Mobile bill		250	3000
Total fixed cost (D)		8,190	98280
Net Profit (E)= [C-D]		8,310	99720

Investment Breakdown

Particulars	Existing	Proposed	Total
Computer	57,000	100,000	157000
Printing machine	8,000	0	8000
Scanner machine	5,000	0	5000
Laptop	20,000	0	20000
	90,000	100,000	190000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 90,000
- Total 190,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Computer	2300	69000	828000	869400
Scan,printing service	400	12000	144000	151200
Total Sales (A)	2700	81000	972000	1020600
Less Variable Expense				
Cosmetics,Stationary & Ornaments	1725	51750	621000	652050
Total variable Expense (B)	1,725	51750	621000	652050
Contribution Margin (CM) [C=(A-B)]	975	29250	351000	368550
Less Variable Expense				
Rent		1,400	16,800	9,800
Electricity bill		600	7200	2000
Transportation		1,200	14400	8,600
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		300	3600	3600
Mobile bill		300	3600	3800
Total fixed cost (D)		12,800	153600	135,800
Net Profit (E)= [C-D]		16450	197400	232,750
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	197,400	232,750
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		137,400
	Total Cash Inflow	297400	370150
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	137,400	310150

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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

সাইম সাইবার নেট SAIM CYBER NET

অনলাইন চাকুরীর আবেদন
অনলাইন রেজাল্ট
পাসপোর্ট ই-মেইল

কম্পোজ, স্ক্যান ও প্রিন্ট
ইন্টারনেট ব্রাউজিং
মোবাইল ইন্টারনেট ও সফটওয়্যার

Mobile : 01711-041212, 01711-359374, 01559-150620, E-mail : tangailecomputers@gmail.com



পলিটেকনিক
এক বছর স্বাস্থ্যকর পড়া
শুরু করা হল।
আবেদন
করা হল।
একটি
সি.আই.এর
সহায়তা
করা হল।



Shipping Company
List of items
Date: _____
To: _____
From: _____
Weight: _____
Volume: _____
Value: _____
Signature: _____
Date: _____







পলিটেকনিক

এর স্তি আবেদন ফরম
পূরণ করা হয়।

আবেদন
করা হয়।

এখানে



পলিটেকনিক
এর ভর্তি আবেদন ফরম
পূরণ করা হয়।

আবেদন
করা হয়।



পলিটেকনিক
এর বিভিন্ন আবেদন ফর্ম
পূরণ করা হয়।
আবেদন
করা হয়।
এখানে
পি.টি.আই এর
আইনমেন্ট
করা হয়।

সাইম সাইবার নেট SAIM CYBER NET

অনলাইন চাকুরীর আবেদন
অনলাইন রেজাল্ট
পাসপোর্ট ই-মেইল

কম্পোজ, স্ক্যান ও প্রিন্ট
ইন্টারনেট ব্রাউজিং
মোবাইল ইন্টারনেট ও সফটওয়্যার

Mobile : 01711-041212, 01559-359374, 01559-150620, E-mail : tangailecomputers@gmail.com

FAMILY PICTURE

