#### Proposed NU Business Name: SMART COMPUTER & MOBILE MEDIA



Project identification and prepared by: Anisur Rahman, Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD. SHAHADAT HOSSAIN				
Age	-	15-11-1996 (20 Years)				
Education, till to date	:	SSC				
Marital status	:	Unmarried				
Children		N/A				
No. of siblings:		3 Brothers				
Address	:	Vill: South Neyajpur, P.O: BekerBazar, P.S: Dagonvuiyan, Dist: Feni				
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 HASINA AKTER ABDUL MUNAF Branch: Joyloskor , Dagonvuiyan, Centre # 25(Female), Member ID: 2158/1, Group No: 04 Member since: 21-8-2008(7Years) First Ioan: BDT 5,000				
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 40000, Outstanding Ioan: 28980 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	:	6 years experience in running business.
Training Info	:	He has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.		01817103555
Mother's Contact No.	:	01820931885
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

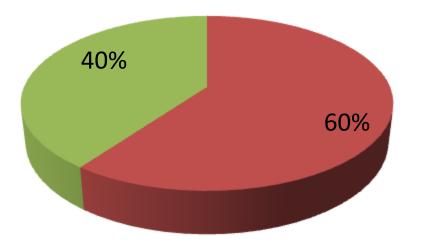
**HASINA AKTER** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info						
Business Name	:	SMART COMPUTER & MOBILE MEDIA				
Location	:	Beker Bazar, Dagonvuiyan, Feni road, Feni				
Total Investment in BDT	:	BDT 200000/-				
Financing	:	Self BDT 120000/-(from existing business) 60% Required Investment BDT 80000/-(as equity) 40%				
Present salary/drawings from business (estimates)	:	BDT 5,000/-				
Proposed Salary	:	BDT 5,000/-				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Mobile, camera, mobile accessories etc.</li> <li>Average 15% gain on sale.</li> <li>The business is operating by entrepreneur. Existing 1 employees.</li> <li>After getting equity fund 1 will be appointed.</li> <li>The shop is rented.</li> <li>Collects goods from Feni.</li> <li>Agreed grace period is 3 months.</li> </ul>				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Mobile accessories	4000	120000	1440000			
Total sales (A)	4000	120000	1440000			
Less Variable Exp.						
Mobile accessories	3400	102000	1224000			
Total Variable exp. (B)	3400	102000	1224000			
Contribution Margin CM [C= (A-B)	600	18000	216000			
less fixed exp.						
Rent		1500	18000			
Electricity bill		900	10800			
Salary (self)		5000	60000			
Salary (staff)		6000	72000			
Guard		100	1200			
Genaretor		200	2400			
Mobile		300	3600			
total fixed cost (D)		14000	168000			
Net profit (E) [C-D]		4000	48000			

Investment Breakdown							
	Exis	sting	Proposed				
Particulars	Qty.	Unit Price	Amount	Qty	Unit	Amount	Proposed
	1		(BDT)		Price	(BDT)	Total
Mobile	26	2000	52,000	0	0	0	52,000
Mobile servicing	10	600	6,000	0	0	0	6,000
Rimort	25	100	2,500			0	2,500
Others	19	500	9,500			0	9,500
Photocopy machine			0	1	80000	80,000	80,000
	<b> </b>			<b> </b>		i	ļ
Security			50,000			l	50,000
Total	80		120,000	1		80,000	200,000

### **Source of Finance**



Entrepreneur's Contribution 120,000

Investor's Investment 80,000

Total 200,000

Financial Projection						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Mobile accessories	6220	186600	2239200	2351160	2468718	
Total Sales (A)	6220	186600	2239200	2351160	2468718	
less variable Expenses						
Mobile accessories	5287	158610	1903320	1998486	2098410	
Total variable Expenses (B)	5287	158610	1903320	1998486	2098410	
Contribution Margin (CM)= (A-B)	933	27990	335880	352674	370307.7	
Less Fixed Expenses						
Rent		1500	18000	18000	18000	
Electricity bill		900	10800	10800	10800	
Salary (self)		5000	60000	60000	60000	
Salary (staff)		12000	144000	144000	144000	
Guard		100	1200	1200	1200	
Genaretor		300	3600	3600	3600	
Mobile		400	4800	4800	4800	
Total Fixed Cost		20200	242400	242400	242400	
Net Profit (E) (C-D)		7790	93480	110274	127907.7	
Investment Payback			32000	32000	32000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	93,480	110,274	127907.7
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	Surplus		61,480	139754
	Total Cash Inflow	173480	171754	267661.7
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	61,480	139754	235661.7



## Strength **W**<sub>EAKNESS</sub> Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill: 06 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures





















#### <sup>বিসাঞ্</sup> দোকান ব

া আবুল কালাম (জুন্বা) , মেচ পাৰজোময় দৰ ভৰমান কুন্ধা, প্ৰায়- সালাম নাৰে (সক

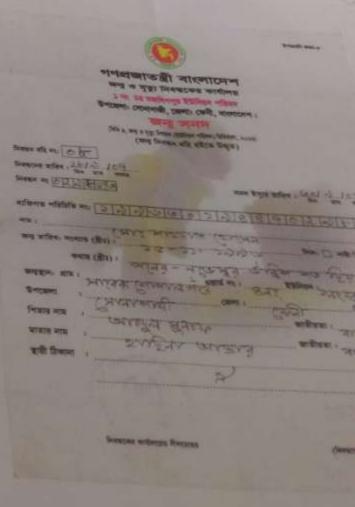
ा त्यारणम्, लिखाः- जाभूग युमाय, मार-

22200522

দ্দাময় মহাশ আক্সাহজালার নামে জ গাঁৱ বেকের রাজরের মধ্যে জাই জ নির্মিত গণ্ডিমযুখী সেমি লাজা মা ' করিলে ২য় গক্ষ তথ্যায় ধ্যবসা ' উক্ত দোরান কক্ষ ২য় পক্ষেত্র বি







# **FAMILY PICTURE**

