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

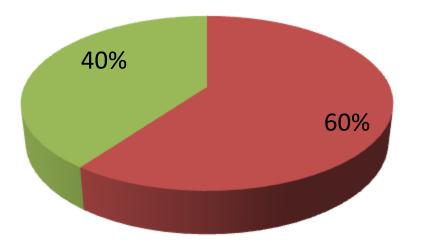
HASINA AKTER joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

| 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 | : | The business is planned to be scaled up by investment in existing goods like; Mobile, camera, mobile accessories etc. Average 15% gain on sale. The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 will be appointed. The shop is rented. Collects goods from Feni. Agreed grace period is 3 months. | | | | |

| 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 |
| | | | | | | 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**_{EAKNESS} 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





















^{বিসাঞ্} দোকান ব

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

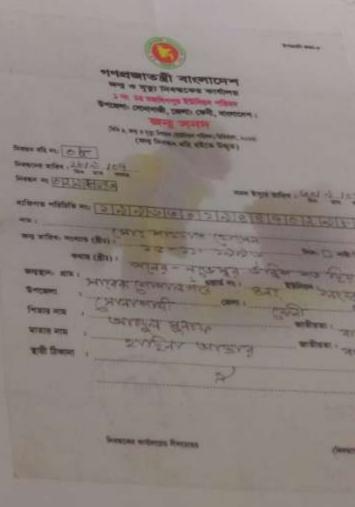
ा त्यारणम्, लिखाः- जाभूग युमाय, मार-

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

