

Proposed NU Business Name: **RUMA RUNA COMPUTERIZED**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASHRAFUL ISLAM
Age	:	20-1-1990 (27 Years)
Education, till to date	:	SSC
Marital status	:	UNMARRIED
Children	:	
No. of siblings:	:	1 Sister 5 Brothers
Address	:	Vill: Bonteghory, P.O: Shibgonj. P.S: Shibgonj, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST RABIA KHATUN
(iii) Father's name	:	MD. ABDUL JOBBAR
(iv) GB member's info	:	Branch: Shibgonj. Centre # 10(Female), Member ID: 2401/1, Group No: 07 Member since: 01-01-1998 (15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT NIL/-
(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.)	:	No
Business Experiences and Training Info	:	3years experience in running business. 3Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-246165
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit ,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RABIA KHATUN joined Grameen Bank since 15years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUMA RUNA COMPUTERIZED
Location	:	Shibgonj Bazar
Total Investment in BDT	:	BDT 360000/-
Financing	:	Self BDT 300000/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 sqft
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 35% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Bogra .▪Agreed grace period is 3 months.

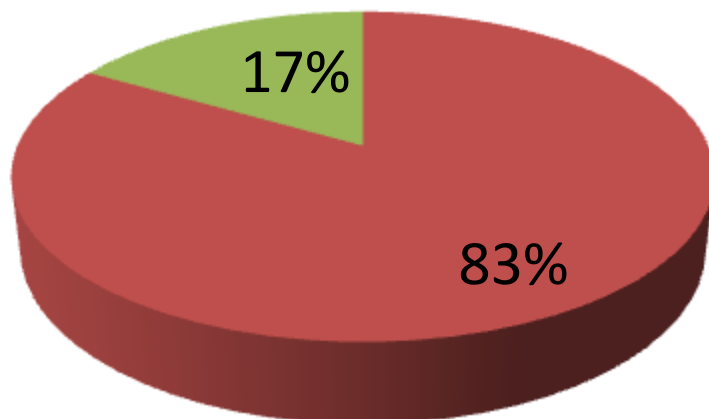
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Computer Accessories	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Computer Accessories	1300	39000	468000
Total Variable exp. (B)	1300	39000	468000
Contribution Margin CM [C= (A-B)]	700	21000	252000
less fixed exp.			
Rent		1500	18000
Electricity bill		1200	14400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		100	1200
Guard		100	1200
Genaretor		400	4800
Mobile		200	2400
total fixed cost (D)		14000	168000
Net profit (E) [C-D]		7000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Photocopy Machine	2	90000	180,000	1	50,000	50,000	230,000
Computer	1	40000	40,000			0	40,000
Printer	2	8000	16,000			0	16,000
Scaner	1	4000	4,000			0	4,000
Others			0	100	100	10,000	10,000
Security			60,000				60,000
Total	6		300,000	101		60,000	360,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 60,000
- Total 360,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Computer Accessories	2860	85800	1029600	1081080	1135134
Total Sales (A)	2860	85800	1029600	1081080	1135134
less variable Expenses					
Computer Accessories	1859	55770	669240	702702	737837.1
Total variable Expenses (B)	1859	55770	669240	702702	737837.1
Contribution Margin (CM)= (A-B)	1001	30030	360360	378378	397296.9
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		1200	14400	14400	14400
Transportation		560	6720	6720	6720
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Guard		100	1200	1200	1200
Genaretor		400	4800	4800	4800
Mobile		300	3600	3600	3600
Total Fixed Cost		14210	170520	170520	170520
Net Profit (E) (C-D)		15820	189840	207858	226776.9
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	189,840	207,858	226776.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		165,840	349698
	Total Cash Inflow	249840	373698	576474.9
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	
3	Net Cash Surplus	165,840	349698	552474.9

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 3 ; Years:03
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

