

Proposed NU Business Name: API NABO DIGONTO COMPUTERS AND TRAINING CENTER .



Project identification and prepared by: Most. Monjuara Khatun,
Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ROBIUL ISLAM
Age	:	10/01/1995(24years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Baghopara P.O:Gokul, P.S: Bogra shadar , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAZIYA BEGUM
(iii) Father's name	:	MD.ABDUL GOFUR
(iv) GB member's info	:	Branch: Gokul , Centre # 41 (Female), Member ID:7823/1 , Group No: 10 Member since: 03/ 03/1990(27Years) First loan: BDT 2000 /- Existing Loan: BDT 10000 /-
Further Information:		Outstanding loan: BDT Nil /-
(v) Who pays GB loan installment	:	Father
(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 .5 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-638432
Family's Contact No.	:	01919-194894
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAZIYA BEGUM joined Grameen Bank since 27 years ago. At first she took BDT 2000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	API NABO DIGONTO COMPUTERS AND TRAINING CENTER
Location	:	Baghopara , P.S: Bogra Shadar , Dist: Bogra
Total Investment in BDT	:	BDT 300,000 /-
Financing	:	Self BDT 220,000 /- (from existing business) 73% Required Investment BDT 80,000 /- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x12 ft=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 training center, online works etc. ▪Average 25 % gain on sales. ▪The business is operating by entrepreneur. Existing 0 labor. ▪After getting equity fund 02 labor will be appointed. ▪Agreed grace period is 3 months.

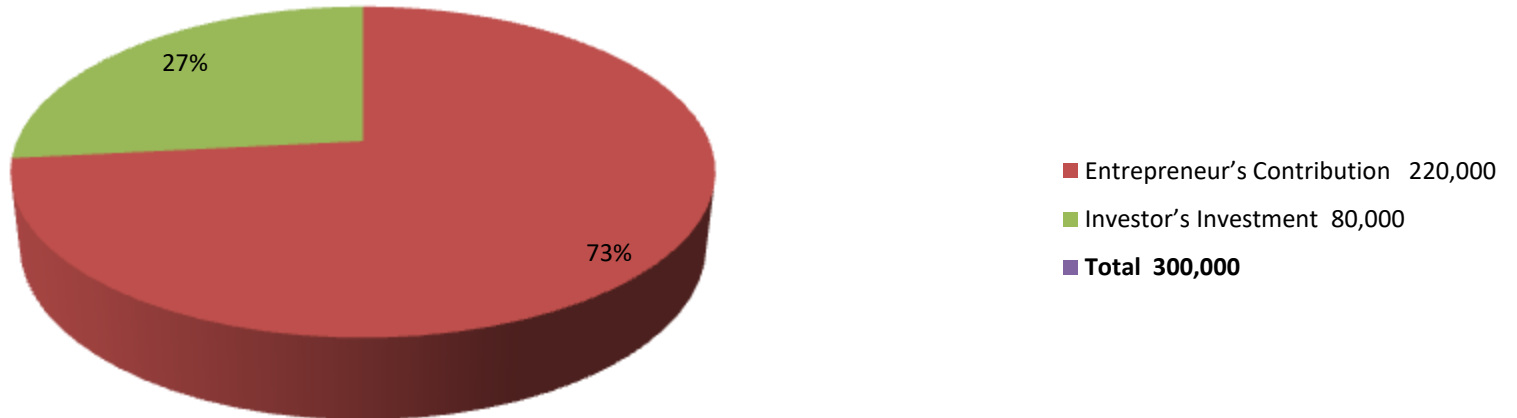
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales (10lt X40)	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Milk production cost	25	750	9,000
Total variable Expense (B)	25	750	9,000
Contribution Margin (CM) [C=(A-B)]	975	29,250	351,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		700	8,400
Salary (self)		5,000	60,000
Generator		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		21,950	263,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Computer	4	30,000	120,000	3	20,000	60,000	180,000
printer	2	7500	15,000	2	10,000	20,000	35,000
scaner	1	5000	5,000	0	0	0	5,000
Others	1	20000	20,000	0	0	0	20,000
Security	1	60000	60,000	0	0	0	60,000
Total	0	0	220000	0	0	80000	300000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Milk production	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Electricity Bill		700	8,400	8,400	8,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		36,000	432,000	457,200	483,660
Investment Payback			32000	32000	32000

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

Sl #	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	432,000	457,200	483,660
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	412,000	849,200
	Total Cash Inflow	492,000	869,200	1,332,860
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	412,000	849,200	1,312,860

SWOT ANALYSIS

STRENGTH

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







കേരള-എസ്.എസ്.ടി





FAMILY PICTURE