

Proposed NU Business Name: RIJAL COMPUTER

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHINUDDIN
Age	:	08-12-1991 (26Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers, 01 Sisters
Address	:	Vill: Shonapur P.O: Sonapur P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNE ARA BEGUM
(iii) Father's name	:	NUR ALOM
(iv) GB member's info	:	Branch : Amirabad, Sonagazi Centre 18 (Female), Member ID: 7368, Group No: 03 Member since: 13-08-20011(06 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 20000
(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.)	:	Yes
Business Experiences and Training Info	:	10 years experience in running business.08 Years in own business She has no training.
Other Own/Family Sources of Income	:	Computer Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01885265280
Family's Contact No.	:	01816185130
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNE ARA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

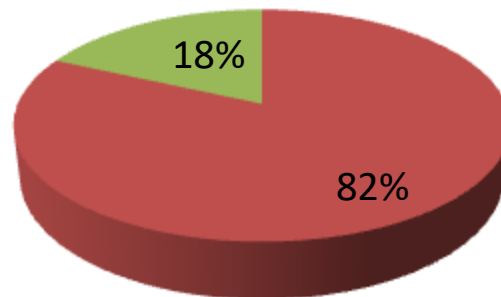
Proposed Nobin Udyokta Business Info

Business Name	:	RIJAL COMPUTER
Location	:	Sonagazi, Feni
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 225000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 195 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Computer,Electronics product,Mobile,Glass,e.t.c▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Computer,Electronics product,Mobile,Glass,e.t.c	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Computer,Electronics product,Mobile,Glass,e.t.c	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8600	103200
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Computer			80,000			50,000	130,000
Electronics product			40,000			0	40,000
Mobile			10,000			0	10,000
Glass			50,000			0	50,000
Security			30,000			0	30,000
Others			15,000			0	15,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
	0	0	225,000	0	0	50,000	275,000

Source of Finance



- Entrepreneur's Contribution 225,000
- Investor's Investment 50,000
- Total 275,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Computer,Electronics product,Mobile,Glass,e.t.c	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Computer,Electronics product,Mobile,Glass,e.t.c	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8600	103200	103900	104615
Net Profit (E)= [C-D]		8650	103800	108990	114440
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	103,800	108990	114439.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83800	172790
	Total Cash Inflow	153,800	192,790	287,230
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	83,800	172,790	267,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 10 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

FAMILY PICTURE