

Proposed NU Business Name :ZOBAYER COMPUTER & MOBAILE



Project identification and prepared by: MOHIDUL ISLAM

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ZOBAYER HOSSEN
Age	:	26-10-1992 (25Years)
Education, till to date	:	SSC
Marital status	:	UnMarried
Children	:	NONE
No. of siblings:	:	05 Brothers 01 sisters
Address	:	ViLL : GOALKHALI P.O : ROHITPUR P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE JAMILA BEGUM
(iii) Father's name	:	MD. HANNAN
(iv) GB member's info	:	Branch: ABDULLAPUR Centre # 09/M(Female), Member ID: 2350/2, Group No: 03 Member since:1990-2002(12 Years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	05 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01849-541663
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE JAMILA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

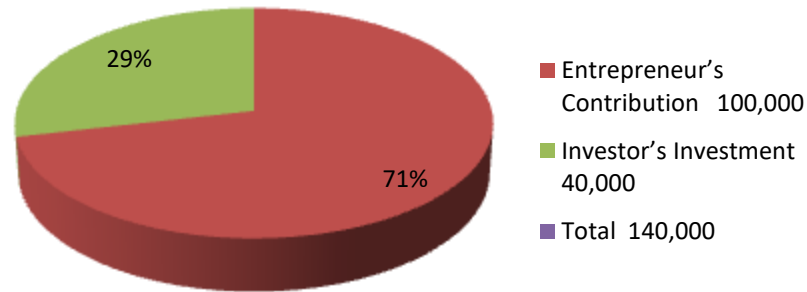
Proposed Nobin Udyokta Business Info

Business Name	:	ZOBAYER COMPUTER & MOBAILE
Location	:	ViLL : GOALKHALI P.O : Rohitpur P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	But/-140000/-
Financing	:	Self BDT 100000/- (from existing business)71% Required Investment BDT 40000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 05 ft= 60square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Computer Mobile chaing Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Computer Mobile charging Others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Computer Mobile charging Others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		200	2400
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)			0
Mobile Bill		300	3600
Total Fixed Cost (D)		8700	104400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Computer	2	30000	60000					
Mobaile chaing	100	100	10000					
Tach dispaly	100	300	30000		33	3000	40000	
Total			500000				40000	



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Computer Mobile chaing Others	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Computer Mobile chaing Others	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		200	2400	2700	3000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8700	104400	104920	105446
Net Profit (E)= [C-D]		7050	84600	88830	93272
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	84,600	88830	93272
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68600	141430
	Total Cash Inflow	124,600	157,430	234,702
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	68,600	141,430	218,702

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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







