

Proposed NU Business Name: CHAD MAMA COMPUTER & STATIONARY



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Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJIB ACHARIYA
Age	:	21-07-1993 (25 Years)
Education, till to date	:	Hon's
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill:Pakulla ,P.O: Jamurki ,P.S:Mirzapur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Bobita Achariya
(iii) Father's name	:	Late.Prodip Achariya
(iv) GB member's info	:	Branch: Jamurki, Centre #34 (Female), Member ID:6799 , Group No: 11 Member since: 04-06-2004 (12 Years) First loan: BDT = 5,000/- Last Loan = 6000/-
Further Information:	:	Outstanding loan:= Nill
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-133901
Family's Contact No.	:	01915-921753
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bobita Achariya joined Grameen Bank since 14 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	:	CHAD MAMA COMPUTER & STATIONARY
Location	:	Pakulla Bazar, Mirzapur, Tangail.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,20,000/- (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	:	15 ft x15 ft= 225 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile battery, mobile charger, memory, photocopy Item etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Pakulla Bazar. ▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile battery,charger,memory card,flexiload etc.	3,000	90,000	1,080,000
		0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
mobile battery,charger,memory,flexiload etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		100	1,200
Generator		100	1,200
Mobile Bill		500	6,000
Total fixed Cost (D)		9,200	110,400
Net Profit (E) [C-D]		8,800	105,600

Investment Breakdown

	Particulars	Existing			Particulars	Proposed			Proposed Total
		Quantity	Unit Price	Price		Quantity	Unit Price	Price	
1	mobile battery	52	200	10400	mobile battery	100	200	20,000	30,400
2	mobile charger	100	80	8000	mobile charger	125	80	10,000	18,000
3	head phone	120	80	9600	head phone	200	80	16,000	25,600
4	memeory card	50	300	15000	memeory card	30	300	9,000	24,000
5	stationary	5	1000	5000	flexiload	5	5000	25,000	30,000
.	flexiload	4	5000	20000				0	20,000
7	security			50000				0	50,000
8	others			12000				0	12,000
9				0				0	0
10	computer	1	30000	30000					30,000
11	photocopy machine	1	40000	40000					40,000
12	printer	1	5000	5000					5,000
13	scanner	1	5000	5000					5,300
14	rack	2	5000	10000					10,000
	Total			220,000				80,000	300,000

Entrepreneur's contibution

Investor's Investment

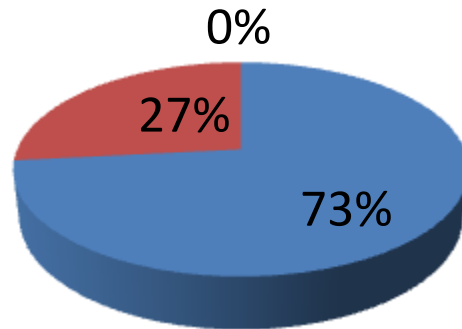
Total

Source of Finance

■ Entrepreneur's contibution 220000

■ Investor's Investment 80000

■ Total 300000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
mobile battery,charger,memory,flexiload	3,500	105,000	1,260,000	1,323,000	1,389,150
		0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
mobile battery,charger,memory,flexiload etc	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		550	6,600	6,930	7,277
Graud Bill		110	1,320	1,386	1,455
Generator Bill		105	1,260	1,323	1,389
Mobile Bill		525	6,300	6,615	6,946
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,390	112,680	114,114	115,620
Net Profit (E) [C-D]		11,610	139,320	150,486	162,210
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	139,320	150,486	162,210
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		107,320	225,806
	Total Cash Inflow	219,320	257,806	388,016
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
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	107,320	225,806	356,016

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0` Others:0
Experience & Skill : 05 Years
Own Business : 05 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