

Proposed NU Business Name: **MASTER PRESS & DIGITAL STUDIO**



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Kaligonj Unit, Gazipur

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOBUJ SAHA
Age	:	20-01-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill: Vurulia Saha para, P.O: Nagori, P.S: Kaligonj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NOMITA RANI SAHA
(iii) Father's name	:	BIJOY KRISHNO SAHA
(iv) GB member's info	:	Branch: Nagori Kaligonj, Centre # 10 (Female), Member ID: 6572, Group No: 09 Member since: 03-05-2001 (16 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 44,920/-
(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	:	17 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.	:	01714-208859
Mother's Contact No.	:	01829-516304
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOMITA RANI SAHA joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MASTER PRESS & DIGITAL STUDIO
Location	:	Nagori Bazaar, Gazipur Sadar
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 350,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 196 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a studio and computer service shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Gazipur.▪The shop is rented.▪Agreed grace period is 3 months.

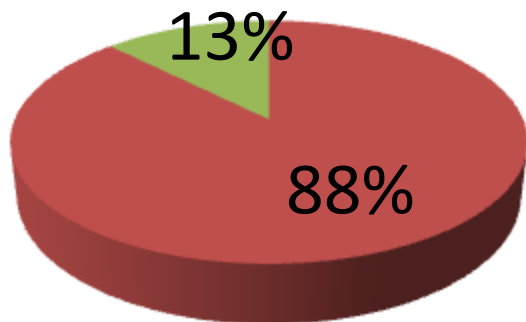
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Service	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Service	96,000	1,152,000
Total variable Expense (B)	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Electricity Bill	2,200	26,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Rent	3,000	36,000
Salary (staff)	6,000	72,000
Total fixed Cost (D)	17,000	204,000
Net Profit (E) [C-D]	7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Photocopy Machine	1	50000	50,000	1	50000	50,000	100,000
Computer	3	30000	90,000	0	0	0	90,000
Printer	1	10000	10,000	0	0	0	10,000
Security	1	200000	200,000	0	0	0	200,000
Total	6	290000	350,000	1	50,000	50,000	400,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 50,000
- Total 400,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Service	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense				
Service	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense				
Electricity Bill	2,200	26,400	28,000	29,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	11,500	12,500
Rent	3,000	36,000	36,000	36,000
Salary (staff)	6,000	72,000	72,000	72,000
Total Fixed Cost	17,400	208,800	213,000	215,500
Net Profit (E) [C-D]	12,600	151,200	165,000	181,400
Investment Payback		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	151,200	165,000	181,400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		131,200	276,200
	Total Cash Inflow	201,200	296,200	457,600
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	131,200	276,200	437,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 17 Years:
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

মাষ্টার প্রেস ডিজিটাল

ইন্ডিজিও

প্রোঃ বিজয় কৃষ্ণ সাহা (শিক্ষক)

ফটোকপি

কম্পিউটার কমেপাজ
স্ক্যানিং, সিডি রাইট, লেমিনেটিং
কম্পিউটার প্রশিক্ষণ দেওয়া হয়।

* আর্জেন্ট ছবি
* ছবি থেকে ছবি
* পুরাতন ছবি থেকে ছবি করা হয়।
ই-মেইল করা হয়।

এখান থেকে









FAMILY PICTURE

