

Shahin Photocopy And Electronics



Project by- Md.Shaine Miha

**Madhobpur Unit
Area 4**

GRAMEEN TRUST



**Identified By - Md. Alhaz Sarkar
Verified by- Md. Ruhul Amin**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Shaine Miha
Age	:	15-01-1995 (22Years)
Marital status	:	Unmarried
Children	:	0 Son 0 Doaughter
No. of siblings:	:	02 Brothers 01 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sirin Akter
(iii) Father's name	:	Saju Miha
(iv) GB member's info	:	Branch: Badanthi Bi-Bharia Centre : 10/m Group no: 05Loanee no.1826 Member since:2012 First loan:10,000
Further Information:		Existing loan: 0 Outstanding: 0
(v) Who pays GB loan installment	:	N/a
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Photocopy and servicing business
Initial Investment	:	50,000
Trade License		348(2017-2018)
Business Experience And Training Info	:	04 Years
Other Own/Family Sources of Income	:	Father
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01761874291
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother.. has been a member of Grameen Bank since 2012-2017 (05 years). At first She took 10,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shahin Photocopy And Electronics
Address/ Location	:	Islampur Bazar, Bijoynogor, Bramonbaria
Total Investment in BDT	:	2,44,000
Financing	:	Self BDT- 1,94,000 /-(from existing business) 79% Required Investment BDT-50,000 /-(as equity) 21%
Present salary/drawings from business (estimates)	:	7,000
Proposed Salary		7,000
Proposed Business		
(i)% of present gross profit margin	:	30%
(ii) Estimated %of proposed gross profit margin		30%
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-1,17,000 Decoration-27,000 Shop Advance- 50,000	1,94,000		1,94,000
<u>Proposed items:</u>		50,000	50,000
Total Capital	1,94,000	50,000	2,44,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Power Supply		2,000
Hot Gun		5,000
Electric Item		20,000
Stationary		5,000
Computer		30,000
Photocopy Machine		48,000
Cash table and Computer Table		7,000
Total Present Stock		1,17,000

Proposed items		
Product Name	Unit (Quantity)	Amount
Stationary		20,000
Electric Item		20,000
printer		5,000
Scanner		5,000
Total Proposed items		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,000	30,000	3,60,000
<i>Less: Cost of sales (B)</i>	400	12,000	1,44,000
Profit (C) [C=(A-B)]	600	18,000	2,16,000
<i>Less: Operating Costs</i>			
Electricity bill		300	3,600
Night guard bill		50	600
Janarator bill		150	1,800
Shop Rent		1,700	20,400
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (01)			
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(27,000)*10%		225	2,700
<i>Total Operating Cost (F)</i>		10,225	1,22,700
Net Profit (C-F):		7,775	93,300

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1,100	33,000	3,96,000	1,200	36,000	4,32,000
Less: Cost of Sale (B)	440	13,200	1,58,400	480	14,400	1,72,800
Profit (A-B)=(C)	660	19,800	2,37,600	720	21,600	2,59,200
<i>Less: Operating Costs</i>						
Electricity bill		350	4,200		350	4,200
Night guard bill		50	6,00		50	600
Janarator bill		150	1,800		150	1,800
Shop Rent		1,700	20,400		1,700	20,400
Mobile bill		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		8,000	96,000
Present Salary-Staff (01)						
Others (fees, Entertainment, TL renewal)		500	6,000		500	6,000
Non Cash Item:						
Depreciation Expenses(27,000)10%		225	2,700		225	2,700
Total Operating Cost		10,275	1,23,300		11,275	1,35,300
Net Profit (C-D) = (E)		9,525	1,14,300		10,325	1,23,900
GT payback			30,000			30,000
Retained Income:			84,300			93,900

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,14,300	1,23,900
1.3	Depreciation (Non cash item)	2,700	2,700
1.4	Opening Balance of Cash Surplus		87,000
	Total Cash Inflow	1,67,000	2,13,600
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	87,000	1,83,600

SWOT ANALYSIS

STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire







শাহান
ফটোকপি
এন্ড
ইলেক্ট্রনিক্স
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ফটোকপি করা হয়
শাহান ফটোকপি এন্ড ইলেক্ট্রনিক্স
স্বপ্ন এবং কামের মিলন এই দোকান

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হীন ফটোকপি এন্ড ইলেক্ট্রনিক্স
এন্ড কলেজ বিজিএ এবং নীচতলা
স্বাধীন বিজ্ঞানিক প্রতিষ্ঠান এর সংসদ







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কম্পিউটার প্রিন্টিং এবং স্ক্যানিং





thank
you!