

A Nobin Udyokta Project

M/S TAREK COMPUTER AND DIGITAL STUDIO

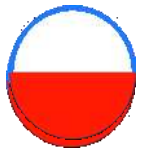


Presented by
Md. Tarek Aziz

NU Identified, Verified and PP Prepared by :

Md. Nazrul Islam (Ramgonj Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Tarek Aziz
Age	:	01-06-1992 (22 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02- brothers, 01-sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Moriam Begum
(iii) Father's name	:	Mr. Khorshed Alom
(iv) GB member's info	:	Branch: Bhatra -Ramgonj Centre: 32/M , Group-03 Loanee no-2748/1
Further Information:		Member since: 23-08-11, First loan: Tk. 20000 Existing loan: Tk. 60,000, Outstanding: Tk.28000
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C

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

Present Occupation	:	Studio Business
Trade License	:	21
Business Experiences	:	05 years : Learned these works from Dhaka
Other Own/Family Sources of Income	:	Elder brother (Defense Service)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT -Ramgonj Unit, Laxmipur .
NU Contact Info	:	Holding –Bagbari, vill-pachrukhi,p/o-Nolchara, Ramgonj,Laxmipur, Mobile no-01713600592

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011 (3 years). At first she took a loan of 20,000 taka from Grameen Bank. NU Tarek expanded his existing business with GB loan and supported his family. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S TAREK COMPUTER AND DIGITAL STUDIO
Address/ Location	:	Bhatra Bazaar, Ramgonj, Laxmipur .
Total Investment in BDT	:	600000 taka
Financing	:	Self BDT 4,00,000 (from existing business) - 67% Required Investment BDT 2,00,000 (as equity) 33%
Present salary/drawings from business (estimated)	:	8000
Proposed Salary	:	8000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items:			
Advance- 50000			
Laptop(01) - 30000			
Computer (02) set 50000			
printer (01) 15000			
Scanner Machine (01) p 5000			
Laminating Machine (01) p 5000			
I.P.S (1) p 25000	400000		
Digital Camera 01 p 17000			
Light stand 01 set 3000			
New Mobile & Accessories 60000			
Bkash, Dutch- Bangla mobile & Flexi 50000			
Furniture 40000			
Generator (01) 50000			
(ii) Proposed stock items:			
New Mobile set (50) 100000		200000	
Mobile Accessories 25000			
Dutch Bangla, ,My Cash, Bkash & flexi 75000			
Total Capital	400000	200000	600000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income from mobile Accessories, Mobile Set, cassette etc(A)	600	18000	216000
<i>Less: Cost of sales from Mobile Accessories, Mobile set ,cassette etc(B)</i>	480	14400	172800
Profit	120	3600	43200
Income from <i>servicing, photo printing, photocopy, song load, laminating, scanning copy, studio photo ,Bkash, Flexi load</i>	600	18000	216000
Gross Profit (C) [C=(A-B)]	720	21600	259200
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Shop Rent		1000	12000
Night Guard bill		200	2400
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Others (Entertainment, transport, tax etc)		500	6000
Non Cash Item:			
Depreciation Expenses(190000*15%&40000*10%)		2710	32520
Total Operating Cost (D)		13510	162120
Net Profit (C-D):		8090	97080

Financial Projection of NU Business plan

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A) Mobile accessories, Mobile set ,	24000	288000	26000	312000	27000	324000
<i>Less : cost of sales (B)</i>	19200	230400	20800	249600	21600	259200
<i>Profit (A-B)</i>	4800	57600	5200	62400	5400	64800
<i>Income from ,servicing, photo printing, photocopy, Video Editing, song load, laminating, scanning copy, Bkash, Flexiload</i>	24000	288000	27000	324000	27000	324000
Gross Profit (C) [C=(A-B)]	28800	345600	32200	386400	32400	388800
<i>Less: Operating Costs</i>						
Electricity bill	800	9600	800	9600	800	9600
Shop Rent	1000	12000	1000	12000	1000	12000
Night Guard bill	200	2400	300	3600	300	3600
Mobile Bill (SMS & Reporting inclusive)	600	7200	600	7200	600	7200
Proposed Salary- Self	8000	96000	8000	96000	8000	96000
Others (Entertainment, Transport & others)	500	6000	800	9600	800	9600
Non Cash Item:						
Depreciation Expenses(190000*15% &40000*10%)	2710	32520	2710	32520	2710	32520
<i>Total Operating Cost (D)</i>	13810	165720	14210	170520	14210	170520
(Net Profit C-D) :	14990	179880	17990	215880	18190	218280
Payback to GT	80000		80000		80000	
Retained Income:	99880		135880			138280

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	179880	215880	218280
1.3	Depreciation (Non cash item)	32520	32520	32520
1.4	Opening Balance of Cash Surplus	-	104400	272800
	Total Cash Inflow	412400	352800	523530
2.0	Cash Outflow			
2.1	Purchase of Product	200,000	-	-
2.2	Payment of GB Loan	28000	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80000	80000
	Total Cash Outflow	308000	80000	80000
3.0	Net Cash Surplus	104400	272800	443530

SWOT ANALYSIS

STRENGTH

- **Skilled & 5 years experience**
- **Well known in local areas**
- **Young and Energetic**

WEAKNESS

- **Credit Sale**
- **Less stock**

OPPORTUNITIES

- **Center point of business holders**
- **Beside Main Road**
- **Huge demand in locality**

THREATS

- **Fire**
- **Theft**
- **Opponent in same areas**





বাংলাদেশ জাতীয় লীগ
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এখানে DBBL করা হয়

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- পাসপোর্ট, ছবি পাঠানো
- মোবাইল সামগ্রী
- নতুন মোবাইল সেট বিক্রয়
- কম্পিউটার সামগ্রী
- লেমিনেটিং
- ফটোকপি
- সকল প্রকার সিডি/ভিসিডি
- সকল প্রকার স্টেশনারী আইটেম

সুলভ মূল্যে বিক্রয় করা হয়।

মোবাইল: ০১৭১০-৬০০৪৯২ (ডাব্লিউ), ০১৭৪৬-৪৬৬৪৪৩ (সিমা)

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Anarkali
KINNOWS
ORIGINAL MANGROVE







Presented at
GT's 5th Internal Design Lab
on March 19, 2015



For more information

Grameen Trust

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