

**Proposed NU Business Name: MANIKGONJ COMPUTER COMPOSE PHOTO STAND & STATIONERY**



Project identification and prepared by: Md.Kajem Uddin  
Bashon Unit, Gazipur  
Project verified by: MD. Rofiqul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ABDUR RAHMAN</b>
Age	:	5-02-1984 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sister
Present Address		Vill: Dattopara, P.O: Airshad Nagor;P.S: Gazipur Sador ;Dist: Gzipur
Parent's and GB related Info		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	
(ii) Mother's name	:	<b>LAYLI BEGUM</b>
(iii) Father's name	:	<b>AZGAR ALI</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 63 (Female), Member ID: 5637/2, Group No: 01; Member since: 20-02-1998 (18 Years) First loan: 5000
Further Information:		Existing loan: 50,000    Outstanding loan: 18200
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	4 years experience in running business. He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714496276
Fathers Contact No.	:	01675384657
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LAYLI BEGUM** is a member of Grameen Bank. since 18 years. At first he took 5000 taka loan from Grameen Bank. **LAYLI BEGUM** gradually took loan from GB. Utilize loan in Buying Cow.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MANIKGONG COMPUTER COMPOSE PHOTOSTAND&amp;STASONARY</b>
Location	:	Joydebpur Bazar
Total Investment in BDT	:	BDT =3,90,000
Financing	:	Self BDT 2,40,000 (from existing business) 62% Required Investment BDT 1,50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size Of Shop	:	13 ft *10 ft=130 Square ft.
Sequiry Of The Shop	:	1,00,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods,Like Papers,CD book,File,Gum,Ink,Meshings etc.</li> <li>▪The business is operating by entrepreneur. Existing No employee.</li> <li>▪Collects goods from Joydedpur.</li> <li>▪The shop is Rent.</li> <li>▪Average Gain on Sale 20%</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business

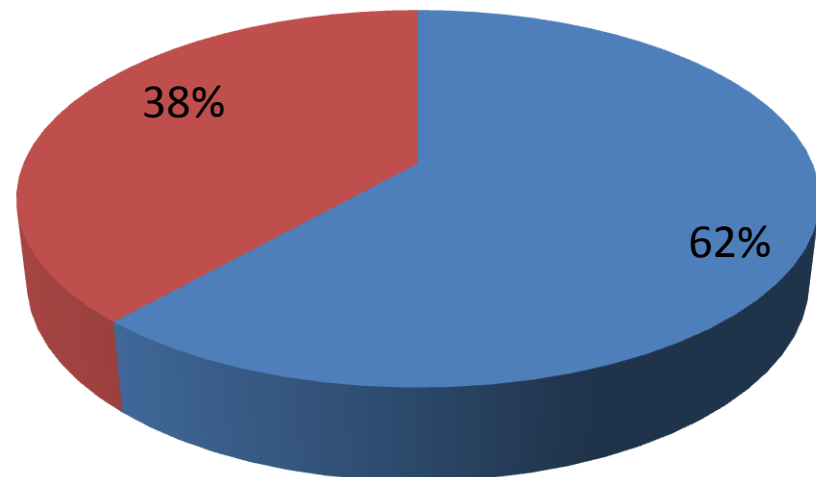
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Papers,CD book,File,Gum,Ink etc.	1500	45000	540000
Potocopy+Compose=800*50/100=400	400	12000	144000
<b>Total Sales (A)</b>	1900	57000	684000
<b>Less. Variable Expense</b>			
Papers,CD book,File,Gum,Ink etc.	1200	36000	432000
<b>Total variable Expense (B)</b>	1200	36000	432000
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000
<b>Less. Fixed Expense</b>			
Rent		2600	31200
Electricity Bill		400	4800
Mobile bill		100	1200
Transportation		300	3600
<b>Entertainment</b>		300	3600
<b>Machine Repairs</b>		2500	2500
<b>Salary(Self)</b>		7000	84000
<b>Total fixed Cost(D)</b>		13200	158400
<b>Net Profit(E) [C-D]</b>		7800	93600

## INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Machine,Computer,Printer	1,90,000	1,42,000	3,32,000
Papers,CD book,File,Gum,Ink etc	50,000	8,000	58,000
Total:	2,40,000	1,50,000	3,90,000

## Source of Finance

- Entrepreneur Contribution=240000
- Investors Investment=150000
- Total=390000
- 



## Financial Projection

Particular	Daily	Monthly	1st Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Papers,CD book,File,Gum,Ink etc	2000	60000	720000	756000	756000
Potocopy+Compose=1000*50/100=500	500	15000	180000	189000	189000
<b>Total Sales (A)</b>	2500	75000	900000	945000	945000
<b>Less. Variable Expense</b>					
Papers,CD book,File,Gum,Ink etc	1600	48000	576000	604800	604800
<b>Total variable Expense (B)</b>	1600	48000	576000	604800	604800
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27000	324000	340200	340200
<b>Less. Fixed Expense</b>					
Rent		2600	31200	31200	31200
Electricity Bill		400	4800	5000	5000
Mobile bill		200	2400	2400	2400
Transportation		500	6000	6500	6500
<b>Entertainment</b>		300	3600	3600	3600
<b>Machine Repairs</b>		2500	2500	3000	3000
<b>Salary(Self)</b>		7000	84000	84000	84000
<b>Total fixed Cost(D)</b>		13500	162000	135700	135700
<b>Net Profit(E) [C-D)</b>		13500	162000	204500	204500
<b>Investment Paybac</b>			60000	60000	60000



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	1,62,000	2,04,500	204500
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,02,000	246500
	<b>Total Cash Inflow</b>	<b>3,12,000</b>	<b>3,06,500</b>	<b>451000</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60000
	<b>Total Cash Outflow</b>	<b>2,10,000</b>	<b>60,000</b>	<b>60000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,02,000</b>	<b>2,46,500</b>	<b>391000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0,Others:01  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures











ফিল্ডিং মেশিনে স্টোপ করা হয় যখন  
কম্পিউটারে-সি.ডি, অডিওস,  
এজার লেখা হয়।

FSP

সি.ডি. স্টোপ





গ্রামীণ ব্যাংক

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মহজ খানের দাশবই

*Handwritten date: ৩৩/৫*

নাম	মহজিদ / ৩৩/৫
কেন্দ্রের নাম	গোয়ালপুর / ৩৩/৫
শাখা	দক্ষিণ সাপুলিয়া শাখা

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আব্দুল রহমান

Name: ABDUL RAHMAN

পিতা: আব্দুল হান্নান

মাতা: মাইলী জেথ

Date of Birth: 05 Feb 1984

ID NO: 3323021212521

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা বা ক্ষয়গ্রস্ত হলে এটি বাতিল করা হয়েছে এবং নতুন করে আবেদন করা প্রয়োজন।

উপস্থাপন: জাতি নাম: মোঃ কুদ্দুস হোসেন, বাড়ি: মাদারি, মাদারি, মাদারি।  
 জেলা: ঢাকা, পোস্টকোড: ১২০১, মাদারি, মাদারি।

রক্তের গ্রুপ / Blood Group: O+

*(Signature)*

প্রধানমন্ত্রীর কার্যালয়, ঢাকা

