

**Proposed NU Business Name : Jononi Studio & Photostat & Library**  
**Business Category: General Retail & Wholesale**



**Project Identified by: Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha**  
**Business Proposal Prepared by: Fahina Yesmin Happy**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Rafiul Islam</b> Vill: Chondipur, Union: Talukkanpur, Post: Bisubari, Upazila: Gobindoganj, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	01 (One) Brother and 01 (One) 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	:	Mst. Rekha Begum
(iii) Father's name	:	Md. Saha Alam
(iv) GB member's info	:	<i>Branch: Talukkanupur, Gobindoganj, Centre # 9/mo,</i> <i>Loan no.: 3638/1, Member since 2001 to 2012</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from agriculture.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	07 (Seven) years experience is running his own business. He started the business with BDT 50,000 (Fifty thousand). He has taken 06 (Six) months training on Computer program from Bangladesh Education Center of Rangpur. He has taken 06 (Six) months training on Computer Program from Modern bohuvasi satlipi prosikkhon academy of Bogra district.
Other Own/Family Sources of Income	:	His father is a mason. His wife's income from job (Surjer hashi clinic).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01725106492
NU's National ID No.	:	3213094731965
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Rekha Begum is a GB member since 2001 to 2012 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for household purposes, raring cows and taken lease land for cultivation purposes
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Jononi Studio &amp; Photostat &amp; Library</i></b>
Address/ Location	:	Katakhali balua hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 499,000
Financing	:	Self Tk. 399,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% and Studio, Photocopy, laminating, emailing, song down load 80%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% and Studio, Photocopy, laminating, emailing, song down load 80%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

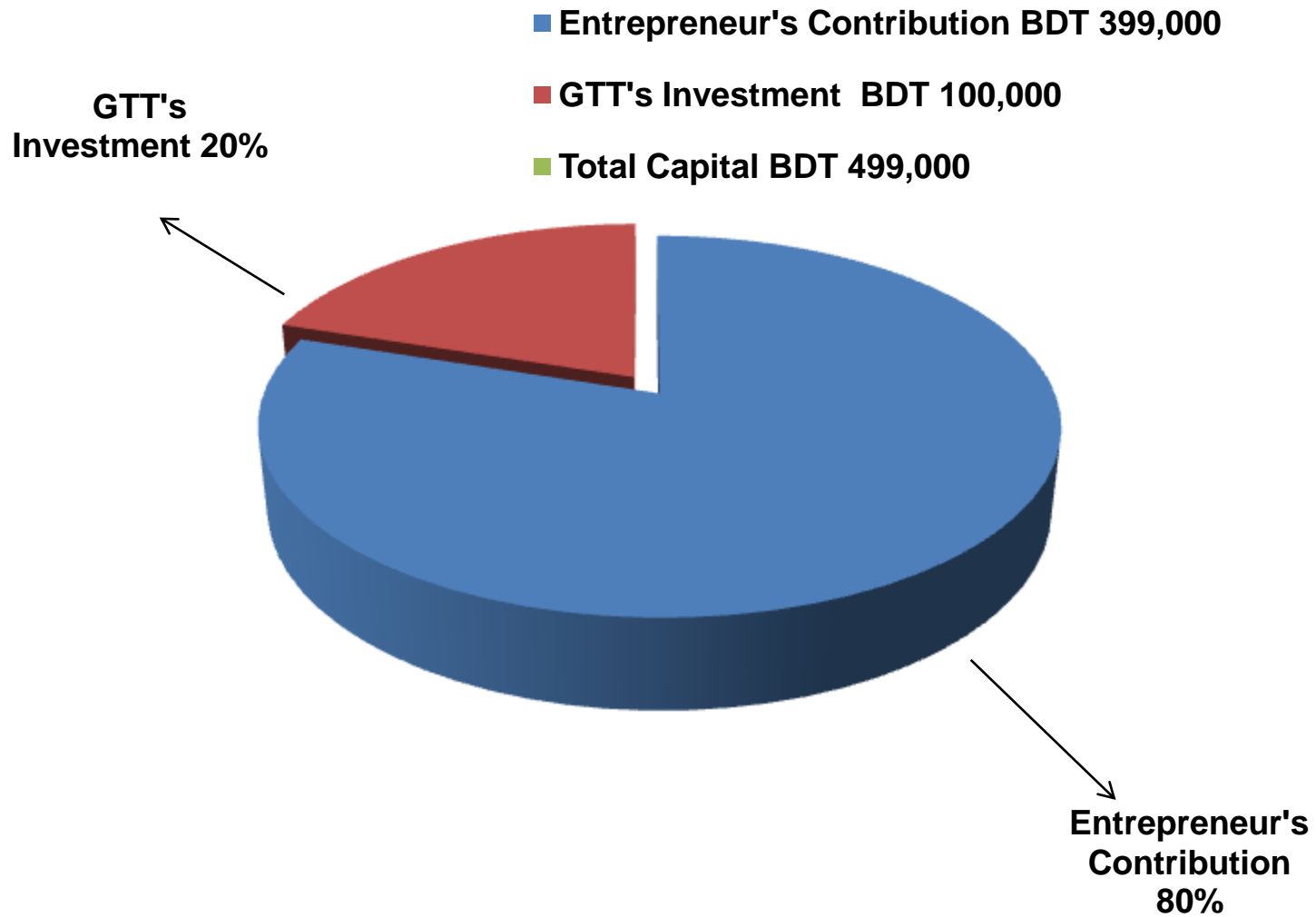
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	2,000	56,000	672,000
Income from Studio, Photocopy, leminating, emailing, song dpwn load etc.	700	19,600	235,200
<b>Total Income from Sales and Services (A)</b>	<b>2,700</b>	<b>75,600</b>	<b>907,200</b>
<b>Less: Cost of sales of products (Product purchase)</b>	<b>1,700</b>	<b>47,600</b>	<b>571,200</b>
<b>Less: Cost of photocopy (materials cost)</b>	<b>140</b>	<b>3,920</b>	<b>47,040</b>
<b>Total Cost of Sales &amp; Servcing (B)</b>	<b>1,840</b>	<b>51,520</b>	<b>618,240</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>860</b>	<b>24,080</b>	<b>288,960</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,500	18,000
Night Guard bill		100	1,200
Shop rent		500	6,000
Mobile & Modem bill		900	10,800
Conveyance bill		600	7,200
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-02)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses		2,401	28,810
<b>Total Operating Cost (D)</b>		<b>18,301</b>	<b>219,610</b>
<b>Net Profit (C-D):</b>		<b>5,779</b>	<b>69,350</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Different types of books and stationary item etc.	Investment in products (Different types of books and stationary item etc.	189,780	100,000	289,780
Investment in machineries & equipment (Computer, monitor, printer, scanner, Laminating, stabilizer, IPS, photocopy machine, fan, light etc.)		187,000	-	187,000
Cash in hand		14,620	-	14,620
Decoration (Fixture & Fittings)		7,600	-	7,600
<b>Total Capital</b>		<b>399,000</b>	<b>100,000</b>	<b>499,000</b>



# ***SOURCE OF FINANCE***





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from products	2,700	75,600	907,200	2,862	80,136	961,632	3,005	84,143	1,009,714
Est. Income from Studio, Photocopy, laminating, emailing, song down load etc.	900	25,200	302,400	954	26,712	320,544	1,068	29,917	359,009
<b>Total Income from Sales and Services (A)</b>	<b>3,600</b>	<b>100,800</b>	<b>1,209,600</b>	<b>3,816</b>	<b>106,848</b>	<b>1,282,176</b>	<b>4,074</b>	<b>114,060</b>	<b>1,368,723</b>
<b>Less: Cost of sales of products (Product purchase)</b>									
	2,295	64,260	771,120	2,433	68,116	817,387	2,554	71,521	858,257
<b>Less: Cost of photocopy (materials cost)</b>									
	180	5,040	60,480	191	5,342	64,109	214	5,983	71,802
<b>Total Cost of Sales &amp; Servcing (B)</b>									
	<b>2,475</b>	<b>69,300</b>	<b>831,600</b>	<b>2,624</b>	<b>73,458</b>	<b>881,496</b>	<b>2,768</b>	<b>77,505</b>	<b>930,058</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,125</b>	<b>31,500</b>	<b>378,000</b>	<b>1,193</b>	<b>33,390</b>	<b>400,680</b>	<b>1,306</b>	<b>36,555</b>	<b>438,664</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,900	22,800		2,000	24,000		2,050	24,600
Night Guard bill		200	2,400		300	3,600		350	4,200
Shop rent		500	6,000		500	6,000		500	6,000
Mobile & Modem bill (SMS & Reporting)		1,200	14,400		1,400	16,800		1,600	19,200
Conveyance bill		1,100	13,200		1,300	15,600		1,400	16,800
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		5,000	60,000		5,700	68,400		7,000	84,000
Proposed Salary (Assistant-02)		10,000	120,000		10,000	120,000		10,500	126,000
Other Cost (stationary & Entertainment etc.)		600	7,200		700	8,400		750	9,000
<b>Non Cash Item:</b>									
Depreciation Expenses		2,401	28,810		2,401	28,810		2,401	28,810
<b>Total Operating Cost (D)</b>	-	<b>23,603</b>	<b>279,230</b>	-	<b>25,003</b>	<b>300,030</b>	-	<b>27,253</b>	<b>327,030</b>
<b>Net Profit (C-D):</b>	-	<b>7,898</b>	<b>98,770</b>	-	<b>8,388</b>	<b>100,650</b>	-	<b>9,303</b>	<b>111,634</b>
<b>Retained Income</b>			<b>98,770</b>			<b>199,420</b>			<b>311,054</b>

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	102,770	108,650	119,634
1.3	Depreciation Expenses	28,810	28,810	28,810
1.4	Opening Balance of Cash Surplus	-	107,580	197,040
	<b>Total Cash Inflow</b>	<b>231,580</b>	<b>245,040</b>	<b>345,484</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>107,580</b>	<b>197,040</b>	<b>297,484</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01, Family:0  
Others (beyond family): 02  
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (7yrs);

## **W**EAKNESS

- Can not supply goods and Services as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 710,054 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Fire;

Presented at 199<sup>th</sup> as Yunus Centre and 47<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

***Thank you***

**Pictures**

















**A4**  
Bashundhara  
Paper  
70 GSM  
5 Reams







Handwritten notes and a poster on the wall. The poster includes the text "TEXT ANALYSIS" and other illegible text.













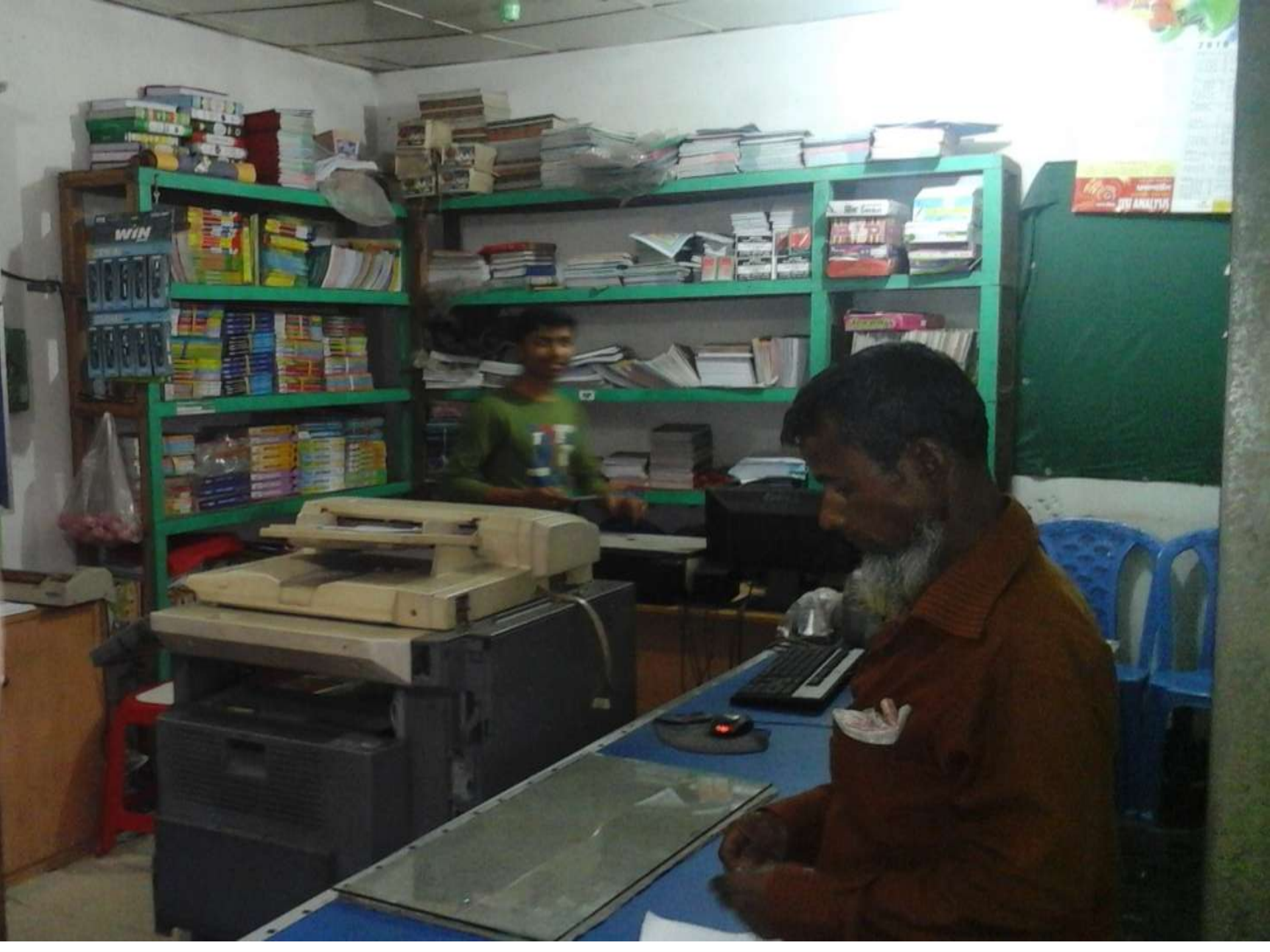
















# ନୈମିତ୍ତିକ ବିକ୍ରିତ ହିସାବ

ତାରିଖ	ମୋଟ ବିକ୍ରି
୨୬/୦୨/୨୬	୭୫୦/-
୨୭/୦୨/୨୬	୭୫୦/-
୨୮/୦୨/୨୬	୭୭୫/-
୨୯/୦୨/୨୬	୨୫୨୦/-
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୨୯/୦୨/୨୬	୭୫୦/-





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মাকিউল ইসলাম

Name: Md Rafiqul Islam

পিতা: মোঃ শাহা আলম

মাতা: মোছাঃ রেখা বেগম

Date of Birth: 13 Jul 1981

ID NO: 3213094731985

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের মালিকানাধীন। এটি বাংলাদেশী নাগরিকের জন্য  
শুধুমাত্র শারীয়া মতানুসারে এবং এই পরিচয়পত্রটি অন্য কোনো কাজে ব্যবহার করা হলে  
কঠোর শাসনাদি প্রযুক্ত হতে পারে।  
প্রিন্ট করা মাসিকারি পরিচয়পত্র। প্রিন্ট করা তারিখ: ১৩/০৭/২০০৭  
ঢাকা

প্রিন্ট করা মাসিকারি পরিচয়পত্র। প্রিন্ট করা তারিখ: ১৩/০৭/২০০৭











**Thank You**