

Proposed NU Business Name: **BISSMILLA PHOTOSTAT & COMPUTER CENTER**



Project identification and prepared by: Md. Shahidul Islam ,
Rajshahi Shador Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.LITON HOSSAIN
Age	:	20-04-1988(28 Years)
Education, till to date	:	B,A
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Bigonogor, P.O:Rajabari HatP.S: Godagari,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SHAHARA BEGUM
(iii) Father's name	:	MD.GIAS UDDIN
(iv) GB member's info	:	Branch: Deypara godagai Centre 15 (Female), Member ID: 1522/2, Group No: 01 Member since: 2000-2016(16Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 150,000, Outstanding loan: NIL
(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	:	8 years experience in running business. He has xis month training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721705140
Mother's Contact No.	:	01747095700
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAHARA BEGUM joined Grameen Bank since 16 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISSMILLA PHOTOSTAT & COMPURTER CENTER
Location	:	Rajabari Hat,Rajshahi
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 190,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14ft x 12ft= 168 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Servicing item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rajshahi/Dhaka▪Agreed grace period is 3 months.

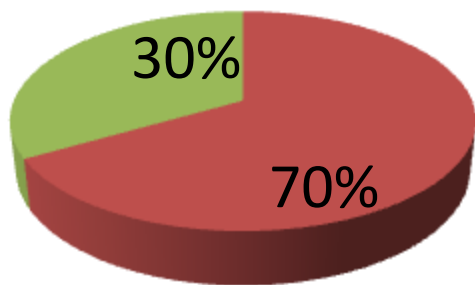
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Photocopy	500	15,000	180000
Print copy	300	9,000	108000
Total Sales (A)	800	24,000	288000
Less. Variable Expense			
Photocopy	300	9,000	108000
Print copy	150	4,500	54000
Total variable Expense (B)	450	13,500	162000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		1000	12,000
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		0	0
Transportation		500	6,000
Entertainment		400	4,800
Salary (staff)		0	0
Bank service Charge		100	1,200
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		2,000	24,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Photocopy Ma.	2	80,000	160,000	0	0	0	160,000
Computer	1	30,000	30,000	0	0	0	30,000
Other	0	0	0	0	0	0	0
Stationry				10	5000	50000	50,000
						0	0
						0	0
						0	0
						0	0
						0	0
Total	3	110000	190000	10	5000	50000	240000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Photocopy	700	21000	252000	277200	264600
Print copy	500	15000	180000	198000	189000
Total Sales (A)	1200	36000	432000	475200	453600
Less. Variable Expense		0		0	0
Photocopy	400	12000	144000	158400	151200
Print copy	300	0	0	0	0
Total variable Expense (B)	700	21000	252000	277200	264600
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	198000	189000
Less. Fixed Expense					
Rent		1000	12000	12600	13230
Electricity Bill		1000	12000	12240	12852
Mobile Bill		500	6000	6120	6426
Salary (self)		5000	60000	61200	64260
Transportation		500	6000	6120	6426
Entertainment		400	4800	4896	5140.8
Salary (staff)		0	0	0	0
Security Gard		0	0	0	0
Bank service Charge		100	1200	1224	1285.2
Total Fixed Cost		8500	102000	104400	109620
Net Profit (E) [C-D]		6500	78000	93600	79380
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	102000	104400	109620
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus	0	82000	166400
	Total Cash Inflow	152000	186400	276020
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	82000	166400	256020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











অর্থ বৎসর : ২০১৫-২০১৭

লাইসেন্স নম্বর : ২৫৫

নং : ০৬

তারিখ : ১৪/১২/২০১৫

সম্পদ ধারীর নাম : শ্রীঃ মঈন হোসেন

স্বামীর নাম : শ্রীঃ গিয়াস উদ্দীন

ওয়ার্ড নং : ০৬

ডাকঘর : বাক্সাবাড়া হাট

জেলা : সোদাগাড়ী

জেলা : বাক্সাবাড়া

পদের নাম : বিজ্ঞানিক ফটোকপি এবং কম্পিউটার মেকার

ধরণ : ফটোকপি ও কম্পিউটার

স্থান : বাক্সাবাড়া হাট

ফি প্রদানের পরিমাণ টাকা : ২০০/-

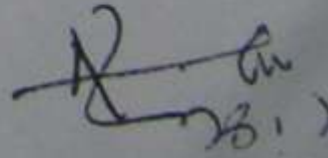
দুই সপ্তাহের মধ্যে

) প্রাপ্ত হয়ে

স্বাক্ষর/পেশা :

চালিয়ে যাবা

স প্রদান করা হল। লাইসেন্স এর মেয়াদ : ৩০/০৫/২০১৭ পর্যন্ত।



FAMILY PICTURE

