

**Proposed NU Business Name: A.B.S COMPUTER @ DIGITAL STUDIO**



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Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.ABU BOKKOR SHEAK</b>
Age	:	12-12-1993(24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01Dotar
No. of siblings:	:	-
Address	:	Vill: Kumar Gari, P.O: Nosratpur,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MORZINA BEGUM</b>
(iii) Father's name	:	<b>MD.GIYAS UDDIN PRAMANIK</b>
(iv) GB member's info	:	Branch: Adomdighi, Centre # 07 (Female), Member ID: 1211, Group No: 01 Member since: 01-05-2003(14Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT:20,000/- , Outstanding loan: BDT: 18,680/-
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-446967
Mother's Contact No.	:	01719-945193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.MORJINA BEGOM** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>: A.B.S COMPUTER @ DIGITAL STUDIO</b>
Location	:	Kumar gare,Nosratpur, Adomdighi, Bogra.
Total Investment in BDT	:	BDT 2,65,000/-
Financing	:	Self BDT 2,15,000/-(from existing business) 81% Required Investment BD 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x12ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Foto copy,memory load,Photo, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

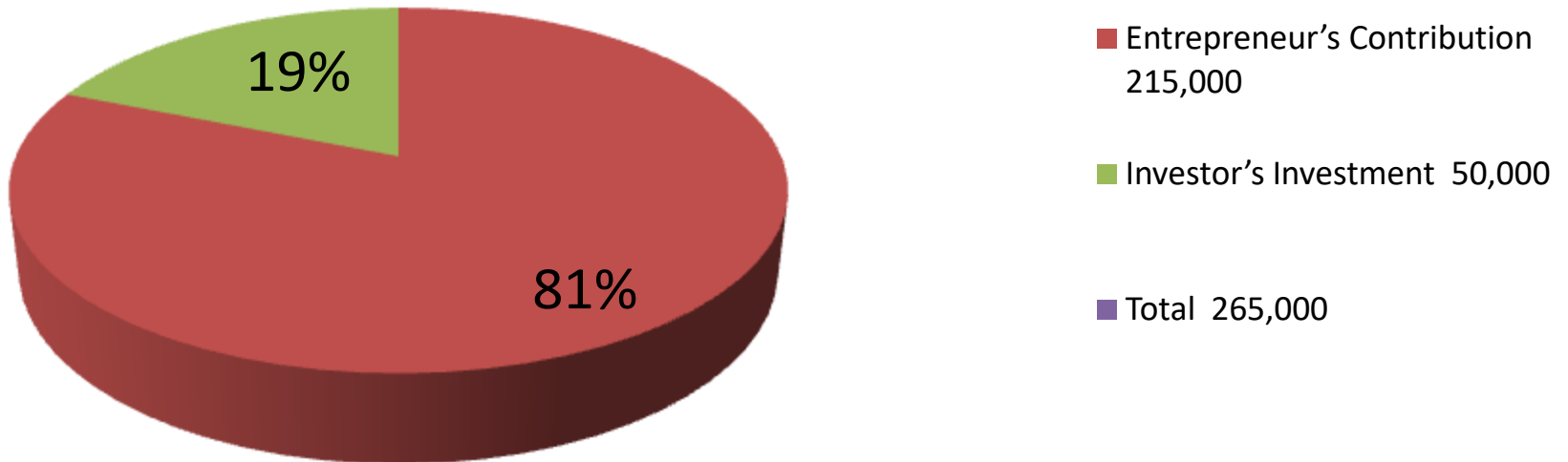
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	1,000	30000	360000
<b>Total Sales (A)</b>	1,000	30000	360000
<b>Less Variable Expense</b>			
	200	6000	72000
<b>Total variable Expense (B)</b>	200	6000	72000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		1000	12000
Transportation		1500	18000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		300	3600
Genarator		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		9,100	109200
<b>Net Profit (E)= [C-D]</b>		14,900	178800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Foto copy,memory load,Photo, etc			215000	1	50,000	50,000	265,000
<b>Total</b>	<b>1</b>		<b>215,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>265,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	1,500	45000	540000	567000	595350
<b>Total Sales (A)</b>	1,500	45000	540000	567000	595350
<b>Less Variable Expense</b>				0	0
	300	9000	108000	113400	119070
<b>Total variable Expense (B)</b>	300	9000	108000	113400	119070
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,200	36000	432000	453600	476280
<b>Less Variable Expense</b>				0	0
Rent		1,000	12000	12600	13230
Electricity bill		1200	14400	15120	15876
Transportation		1600	19200	20160	21168
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		9,300	111600	117180	123039
<b>Net Profit (E)= [C-D]</b>		26,700	320400	336420	353241
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	320400	336420	353241
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		300,400	616,820
	<b>Total Cash Inflow</b>	<b>370,400</b>	<b>636,820</b>	<b>970,061</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>300,400</b>	<b>616820</b>	<b>950061</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Morayel, Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

