

Proposed NU Business Name: ARAFAT COMPUTER & PHOTO STUUDIO



Project identification and prepared by: Md. Motiur Rahman,
DHunot Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAMIM AHMED AKONDA
Age	:	04-03-1985(32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Purbo kantonagor: P.O: kantonagor: P.S: Dhunot 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	:	
(iii) Father's name	:	MST.SAIRUN KHATUN
(iv) GB member's info	:	MD. ABDUR ROSHID Branch: Alangi-Dhunot. Centre # 12(Female), Member ID: 1344, Group No: 02 Member since: 15-03-2000(17Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 2,000/- Existing Loan: BDT 30,000, Outstanding loan:
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	He has 10 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agriculcher.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-570915
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SAIRUN KHATUN joined Grameen Bank since 17 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARAFAT COMPUTER & PHOTO STOUUDIO
Location	:	Hasapotol,Alangi bazar.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 80,000/-(from existing business)73 % Required Investment BDT 30,000/-(as equity)27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 8 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Millk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dhunot, Bogra▪Agreed grace period is 3 months.

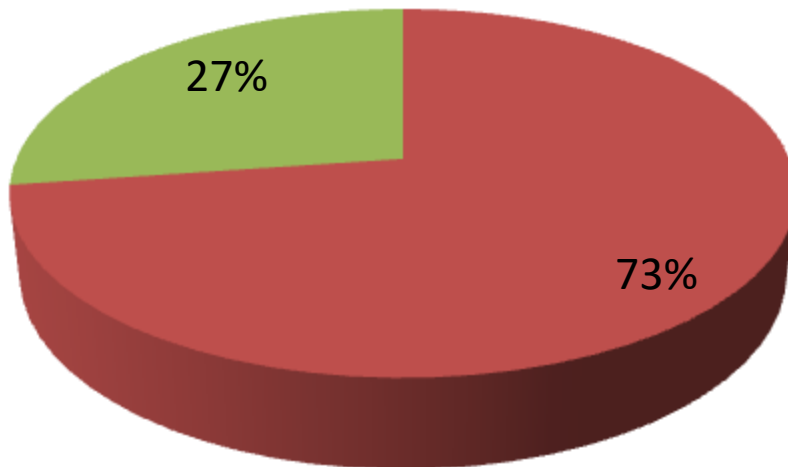
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Photocopy	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Photocopy	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
House rant		400	4,800
Electricity Bill		400	4,800
Salary (self)		4,000	48,000
Generator		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	40,000	40,000	1	30,000	30,000	70,000
Scen,Printer	1	20,000	20,000				20,000
Security		20,000	20,000				20,000
Total	5		80,000	1		40,000	110,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 30,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Photocopy	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Photocopy	210	6,300	75,600	79,380	83,349
Total variable Expense (B)	210	6,300	75,600	79,380	83,349
Contribution Margin (CM) [C=(A-B)]	490	14,700	176,400	185,220	194,481
Less. Fixed Expense					
House rant		400	4,800	4,800	4,800
Electricity Bill		400	4,800	4,800	4,800
Salary (self)		4,000	48,000	48,000	48,000
Generator		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		9,400	112,800	121,620	130,881
Investment Payback			12,000	12,000	12,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	112,800	121,620	130,881
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	100,800	210,420
	Total Cash Inflow	142,800	222,420	341,301
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	100,800	210,420	329,301

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 10 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







FAMILY PICTURE

