

Proposed NU Business Name: JOWEL STUDIO AND PHOTO COPY.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD.MIJANUR RAHMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HASIBUR RAHMAR
Age	:	28/11/1983(34 Years)
Education, till to date	:	B.A
Marital status	:	Married.
Children	:	1 son,1 daughter.
No. of siblings:	:	1 brother,1 Sister.
Address	:	Vill: Noudapara, P.O:Choumohony ,P.S:Chargat, 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	:	MST.RANUFA BEGUM.
(iii) Father's name	:	LATE.SHA MOHAMMAD.
(iv) GB member's info	:	Branch: Usofpor Chargat,Centre # 8(Female), Member ID: 1565/2, Group No: 05. Member since:2007 to 2013 and rejoin 27/07/17. First loan: BDT 5,000
Further Information:		Existing Loan: BDT 6,000. Outstanding loan:3228.
(v) Who pays GB loan installment	:	Brother.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729599481
Mother's Contact No.	:	01846894130.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.Ranufa Begum. joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

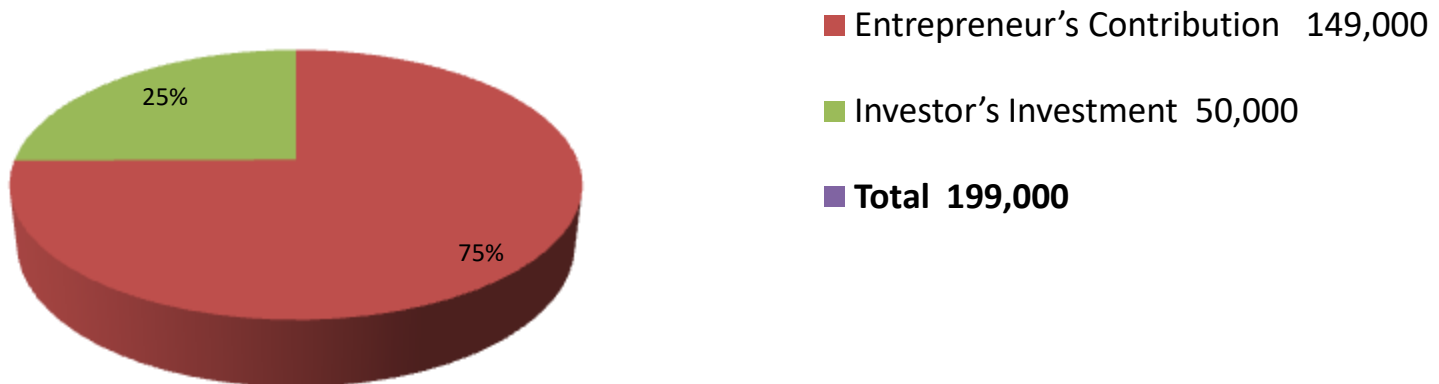
Business Name	:	JOWEL STODIO AND FHOTO COPY.
Location	:	Choumohony,bazar.
Total Investment in BDT	:	BDT 199,000/-
Financing	:	Self BDT 149,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity)25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft.
Security of the shop	:	NO.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Computer and photocopy.▪The business is operating by entrepreneur. Existing no employees.▪The Shop is rent.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Product cost	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		600	7,200
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		11,200	134,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	30000	30,000	1	50,000	50,000	80,000
photocopy	1	80000	80,000	0	0	0	80,000
printer	2	6000	12,000	0	0	0	12,000
Skaner	1	5000	5,000	0	0	0	5,000
Stationary	0	0	10,000	0	0	25,000	35,000
Camara	1	12000	12,000	1	0	0	12,000
Total	0		149,000	0	50,000		199,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Product cost	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		600	7,200	7,200	7,200
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,800	81,600	81,600	81,600
Net Profit (E) [C-D]		14,200	170,400	183,000	196,230
Investment Payback			20,000	20,000	20,000

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

Cash flow projection on business plan (rec. & Pay)				
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	170,400	183,000	196,230
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		150,400	313,400
	Total Cash Inflow	220,400	333,400	509,630
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	150,400	313,400	489,630

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Choumohony Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest













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FAMILY PICTURE

