

Proposed NU Business Name: M/S Manjur Hasan Computer & Graphics



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Manjur Alom Vill: Duosuo Masterpara, Union: 5 no. Duosuo, Post: Baliadangi, Upazila: Baliadangi, District:Thakurgaon.
Age	:	26 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 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. Karima Khatun
(iii) Father's name	:	Md. Jamal Uddin
(iv) GB member's info	:	<i>Branch: Baliadangi, Centre # 85/Mo, Loan no.: 3702/1, Member since 2011, First loan: Tk. 4,000. Existing loan: 12,000, Outstanding loan: 8,304</i>
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	04 years experience in this business and started the business only with Tk. 30,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from general retail business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01723595822
NU's National ID No.	:	9410873541601
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Karima Khatun is a GB member since 2011, at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took loan several times and utilized it by assisting her husband in business, cultivation, purchasing cow and repairing house.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Manjur Hasan Computer & Graphics</i>
Address/ Location	:	Chawrasta, behind sretisawdhaw, Baliadangi,Thakurgaon.
Total Investment in BDT	:	Tk.324,000
Financing	:	Self Tk. 174,000(from existing business) Required Investment Tk. 150,000(as equity)
Present salary/drawings from business	:	Taka 3,500 (three thousand five hundred)
Proposed Salary (estimates)	:	Taka 4,500 (four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 74%
(ii) Estimated % of proposed gross profit margin	:	On an average 75%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
sales of studio products & pahograph	150	4200	50,400
Income from video renting	500	14,000	168,000
Sales of mobile song upload-download	150	4,200	50,400
Total Sales (A)	800	22,400	268,800
Less: Cost of Sales			
Cost of studio products & pahograph	90	2,520	30,240
Cost of video renting	100	2,800	33,600
Cost of mobile upload-download	15	406	4,874
Total Cost of Sales (B)	205	5,726	68,714
Gross Profit (C) [C=(A-B)]	595	16,674	200,086
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent		1,000	12,000
Mobile bill		500	6,000
Night Guard bill		30	360
Conveyance		500	6,000
Present Salary (Self)		3,500	42,000
Present Salary (Assistant)		3,000	36,000
Other Cost (Entertainment & Stationary ect.)		700	8,400
Non Cash Item:			
Depreciation Expenses		1,518	18,213
Total Operating Cost (D)		11,248	134,973
Net Profit (C-D):		5,426	65,113

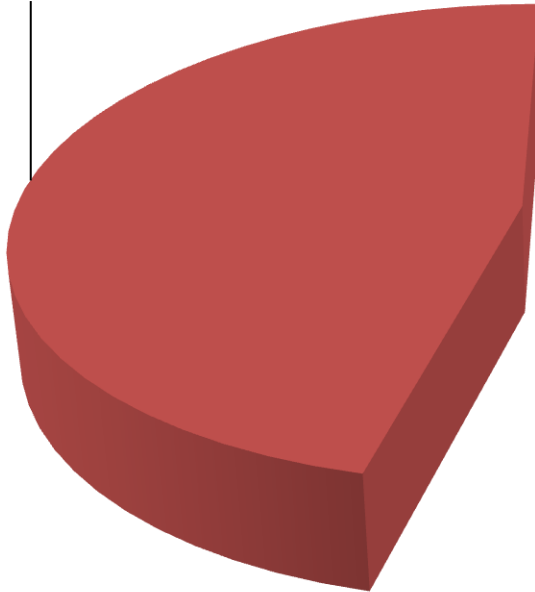
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (ink, photo frame, envelop, photo paper etc.)		12,580	14,000	26,580
Computer set, Laminating Trainer, Vedio camera digital-8, TRV-285E, sony camera etc.	Printer Epson, Nikon-3100, Sony handy video camera HD-CC-260E, umbrella Lighting etc.	101,420	136,000	237,420
Decoration		30,000	-	30,000
Advance for shop		30,000	-	30,000
Total Capital		174,000	150,000	324,000

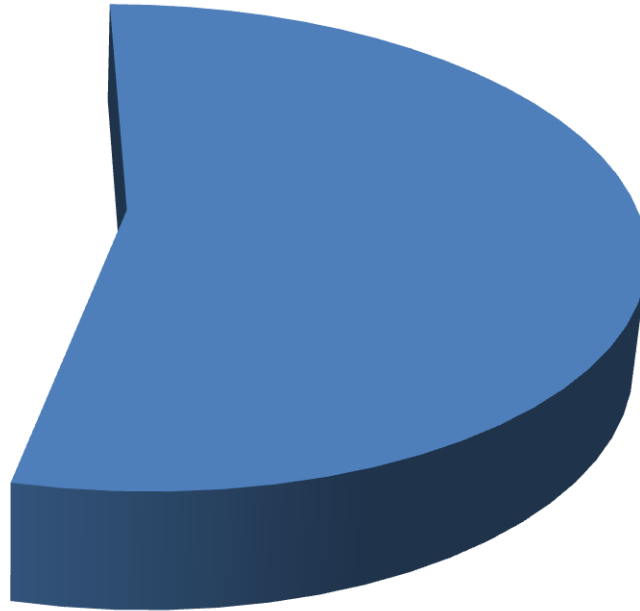
SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 174,000
- Investor's Investment BD 150,000
- Total Capital BDT 324,000

Investor's Investment
46%



Entrepreneur's
Contribution 54%



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 of studio products & pahograph	210	5880	70,560	220.5	6174	74,088	232	6483	77,792
Est. Income from video renting	800	22,400	268,800	920	25,760	309,120	1,012	28,336	340,032
Est. Sales of mobile song upload-download	195	5,460	65,520	224	6,279	75,348	247	6,907	82,883
Total est. sales income (A)	1,205	33,740	404,880	1,365	38,213	458,556	1,490	41,726	500,707
Less: Cost of Sales (B)									
Cost of studio products & pahograph	126	3,528	42,336	132	3,704	44,453	139	3,890	46,675
Cost of video renting	160	4,480	53,760	184	5,152	61,824	202	5,667	68,006
Cost of mobile upload-download	16	437	5,242	18	502	6,028	20	553	6,631
Total Cost of Sales (B)	302	8,445	101,338	334	9,359	112,305	361	10,109	121,312
Gross Profit (C) [C=(A-B)]	903	25,295	303,542	1,031	28,854	346,251	1,129	31,616	379,395
Less: Operating Cost:									
Electricity bill		600	7,200		650	7,800		750	9,000
Shop Rent		1,000	12,000		1,000	12,000		1,300	15,600
Mobile bill (SMS & Reporting)		700	8,400		750	9,000		800	9,600
Night Guard bill		50	600		70	840		100	1,200
Conveyance		600	7,200		700	8,400		800	9,600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		4,500	54,000		5,000	60,000		5,500	66,000
Proposed Salary (Assistant)		3,000	36,000		3,500	42,000		3,500	42,000
Other Cost (Entertainment & Stationary ect.)		700	8,400		720	8,640		720	8,640
Non Cash Item:									
Depreciation Expenses		3,218	38,613		3,218	38,613		3,218	38,613
Total Operating Cost (D)	-	15,368	178,413	-	16,608	199,293	-	17,688	212,253
Net Profit (C-D):	-	9,927	125,129	-	12,247	146,958	-	13,928	167,142
Retained Income			125,129			272,088			439,229

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit	131,129	158,958	179,142
1.3	Depreciation Expenses	38,613	38,613	38,613
1.4	Opening Balance of Cash Surplus	-	133,742	259,314
	Total Cash Inflow	319,742	331,314	477,068
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	133,742	259,314	405,068

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Ownership of Business in own name
- Four years experience

WEAKNESS

- Can not supply goods and service according to demand.

OPPORTUNITIES

- Location of shop;
- No competition;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 613,229 after 3 years excluding payback of investor's money.

THREATS

- Seasonal effects.

Presented at 1st in house Executive Social Business Design Lab
on March 08, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





18/12/2014

2022

2022

2022

তারিখ

সিদ্ধান্ত

অর্থ পরিসংখ্যান

সংখ্যা

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চনং বড়বাড়ী ইউনিয়ন

ট্রেড লাইসেন্স

অর্থ বৎসর : ২০১৪-২০১৫

ক্রমিক নং- 166

বহি নং- ০২

তারিখ ০৬/১১/১৪

লাইসেন্স নম্বর- ১৬৬

অধিকারীদের নাম : মোঃ মনজুর হামদ হামিদেয়ার প্রভৃৎ স্বামীর

লাইসেন্সধারীর নাম : মোঃ মনজুর হামদ

পিতা/স্বামীর নাম : মোঃ হামদ হামিদ

ঠিকানা : গ্রাম : বানিয়াডাঙ্গী ডাক : বানিয়াডাঙ্গী

উপজেলা : বানিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

পেশার ধরণ : জন্মিয়ার ডোঙ্গন

০০/০০/২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ১০০/- (কথায় : একশত টাকা মাত্র)

স্বাক্ষর করে তার ব্যবসা কৃতি/পেশা : নিম্নলিখিত চলিতে থাকার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ : ০৬/১১/১৪

মোঃ হামিদ হামিদ
 জেলা পরিদপ্তর, ঠাকুরগাঁও
 ১৩১৩১৩

Photograph of Entrepreneur with his Mother



Thank You