

Proposed NU Business Name: **JAHID DIGITAL STUDIO & MULTIMEDIA CORNER**



Project identification and prepared by: Md. Shohidul Islam,
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAHIDUL ISLAM
Age	:	9-9-1989(27 Years)
Education, till to date	:	MA
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 2 Sister
Address	:	Vill: Nowdapara, P.O: Choumohoni, P.S: Charghat, 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. NOBOHAR BEGUM
(iii) Father's name	:	MD. HANIF ALI
(iv) GB member's info	:	Branch: Eyusufpur, Charghat, Centre # 8(Female), Member ID: 7131, Group No: 11 Member since: 2000-2016 (16Years) First loan: BDT 3500
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748838771
Mother's Contact No.	:	01557310417
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NOBOHAR BEGUM joined Grameen Bank since 16 years ago. At first she took 3500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID DIGITAL STUDIO & MULTIMEDIA CORNER
Location	:	Chowmohoni bazar
Total Investment in BDT	:	BDT 125000/-
Financing	:	Self BDT 75000/-(from existing business) 60% Required Investment BDT 50000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12ft= 144square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile & mobile Accessories etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

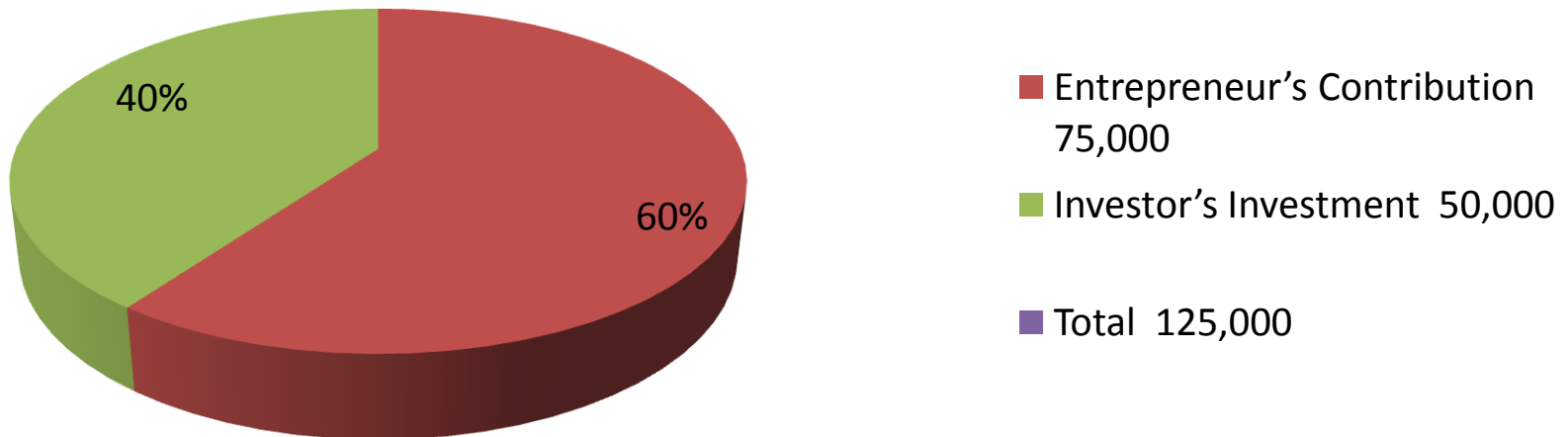
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	1300	39000	468000
Total sales (A)	1300	39000	468000
Less Variable Exp.			
Cloth item	910	27300	327600
Total Variable exp. (B)	910	27300	327600
Contribution Margin CM [C= (A-B)]	390	11700	140400
less fixed exp.			
Bank Charge		100	1200
Electricity bill		500	6000
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		500	6000
Mobile		300	3600
total fixed cost (D)		6800	81600
Net profit (E) [C-D]		4900	58800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Computer	1	40000	40,000	1	22,000	22,000	62,000
Printer	1	17400	17,400	0	0	0	17,400
Scanner	1	8200	8,200			0	8,200
Camera	1	8200	8,200			0	8,200
Fan	1	1200	1,200			0	1,200
Stationary			0	10	1800	18,000	18,000
others			0	100	100	10,000	10,000
Total	5		75,000	111		50,000	125,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	1800	54000	648000	680400	714420
Total Sales (A)	1800	54000	648000	680400	714420
less variable Expenses					
Cloth item	1260	37800	453600	476280	500094
Total variable Expenses (B)	1260	37800	453600	476280	500094
Contribution Margin (CM)= (A-B)	540	16200	194400	204120	214326
Less Fixed Expenses					
Bank Charge		100	1200	1200	1200
Electricity bill		500	6000	6000	6000
Transportation		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Entertainment		600	7200	7200	7200
Mobile		400	4800	4800	4800
Total Fixed Cost		7100	85200	85200	85200
Net Profit (E) (C-D)		9100	109200	118920	129126
Investment Payback			20000	20000	20000

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

SR#	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	109,200	118,920	129126
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,200	188120
	Total Cash Inflow	159200	208120	317246
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	89,200	188120	297246

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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





Advertisement for a building project with text in Odia and a calendar.







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জাহিদুল ইসলাম
Name: Md. Zahidul Islam
পিতা: মোঃ হানিফ আলি
মাতা: মোসাঃ নবহার বেগম
Date of Birth: 09 Oct 1989

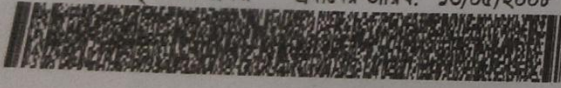
ID NO: 8112547868761

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিত্ব অথবা
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: নওদাপাড়া, গুয়াবাসিনিয়া, ডাকঘর: চৌমহনী - ৬০০০, চারঘাট,
রাজশাহী

(Signature)

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৫/২০০৮



গ্রামীণ ব্যাংক

ইউসুফপুর চারঘাট শাখা-৫১২

সহজ ঋণের পাশ বই

নাম *এবাহার*
ঋণী নং *৭২৬২*
গ্রুপ নং *১৩*
কেন্দ্র নং *৪/২*
কেন্দ্রের নাম *ইউসুফপুর চারঘাট ৪/২*

FAMILY PICTURE

