

## Proposed NU Business Name: **JANNAT DAGITAL STUDIO & TALECOM**



Project identification and prepared by: Md. Hafizur Rahman,  
Mawna Unit, Gazipur

Project verified by: Md:Siddikur Rahman



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

Name	:	<b>MANIK MIA</b>
Age	:	03-04-1994(23 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill:Saitalia P.O .Tangra P.S: Shreepur, Dist: Gazipur
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>ROKIA BEGOM</b>
(iii) Father's name	:	<b>AMJAD ALI</b>
(iv) GB member's info	:	Branch: Tangra Sreepur, Centre # 13 M(Female), Member ID: 2494/3, Group No: 03 Member since: 04-03-2008(08Years) First loan: BDT 5,000
Further Information:		Existing Loan:30,000 BDT 0, Outstanding loan: 27360
(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	:	5years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941405258
Mother's Contact No.	:	01964683715
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEA BEGOM;** joined Grameen Bank since 08 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>JANNAT DAGITAL STADIO &amp;TELECOM</b>
Location	:	Saitalia Bazar,Sreepur Gajipur
Total Investment in BDT	:	BDT 1,77,000/-
Financing	:	Self BDT 1,27,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 120square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likeBatory,Charger,Head Fone etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employee. After getting equity fund 1 employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Mawna Chourasta.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

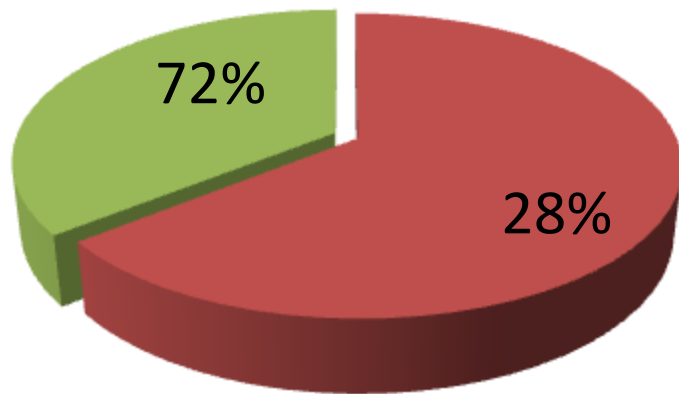
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Batery,Charger,Head Fone etc..	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	2,800	84,000	1,008,000
<b>Less. Variable Expense</b>			
Batery,Charger,Head Fone etc..	2380	71,400	8,56,800
<b>Total variable Expense (B)</b>	2380	71,400	8,56,800
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>4,20</b>	<b>12,600</b>	<b>1,51,200</b>
<b>Less. Fixed Expense</b>			
Rent		7,00	8,400
Electricity bill		4,00	4,800
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Gurd		150	1,800
Genareter		400	4,800
Mobile Bill		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>7,950</b>	<b>95,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,650</b>	<b>55800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Head Fone	3990	7000	7050
Batery	11200	28000	3500
Charger	4500	6000	5250
Caching	4104	7200	1750
Computer	1100	0	1100
Fotocopy	50000	0	50000
Lemeneting	12000	0	12000
Others	1206	0	1206
<b>Total</b>	<b>127000</b>	<b>50,000</b>	<b>177000</b>

## Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 100,000
- Total 280,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> year</b>
<b>Revenue (sales)</b>					
Batery,Charger,Head Fone etc.	4,200	1,26,000	1,512,000	1,587,600	1,666,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>1,26,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
<b>Less. Variable Expense</b>					
Batery,Charger,Head Fone etc.	3,570	1,07,100	1,285,200	1,349,460	1,416,933
<b>Total variable Expense (B)</b>	<b>3,570</b>	<b>1,07,100</b>	<b>1,285,200</b>	<b>1,349,460</b>	<b>1,416,933</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,30</b>	<b>18,900</b>	<b>2,26,800</b>	<b>2,38,140</b>	<b>2,50,047</b>
<b>Less. Fixed Expense</b>					
Rent		7,00	8400	8600	8800
Electricity bill		1,000	12000	12200	12500
Transportation		1200	14400	14600	14800
Salary (self)		5,000	60000	60000	60000
Entertainment		500	6000	6000	6000
Gurd		150	1800	1800	1800
Genareter		400	4800	4800	4800
Mobile Bill		7,00	8400	8600	8800
<b>Total Fixed Cost</b>		<b>9,650</b>	<b>115800</b>	<b>116600</b>	<b>117500</b>
<b>Net Profit (E) [C-D]</b>		<b>9,925</b>	<b>111000</b>	<b>121540</b>	<b>132547</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>3<sup>rd</sup> year</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	111000	121540	132547
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		63640	165180
	<b>Total Cash Inflow</b>	<b>161000</b>	<b>185180</b>	<b>297727</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	27360		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>97360</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63640</b>	<b>165180</b>	<b>277727</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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# FAMILY PICTURE

