

Proposed NU Business Name: **MURAD DIGITAL STUDIO & PHOTOSTAT STATIONARY**



Project identification and prepared by: Shah Alam,
Dupchachia Unit, Bagura

Project verified by: Md Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD DELOWAR HOSSAIN
Age	:	01-01-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	05 Brothers 01 Sisters
Address	:	Vill: Bathoi , P.O: Kajipara P.S: Kahalu, Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROWSHON ARA
(iii) Father's name	:	MD AKBOR ALI
(iv) GB member's info	:	Branch: Norhottro,Kahalu Centre # 27(Female), Member ID:2832/2, Group No:06 Member since: 20-05-2010 (06 Years) First loan: BDT 4000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 1500
(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	:	09 years experience in running business. Own business 09 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-889912
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROWSHON ARA joined Grameen Bank since 06 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MURAD DIGITAL STUDIO & PHOTOSTAT STATIONARY
Location	:	
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 125,000/-(from existing business) 56% Required Investment BDT 100,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = square ft
Security of the shop	:	BDT 50000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Stationary, Flexiload, Bikash,service▪ Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from Bogura▪Agreed grace period is 3 months.

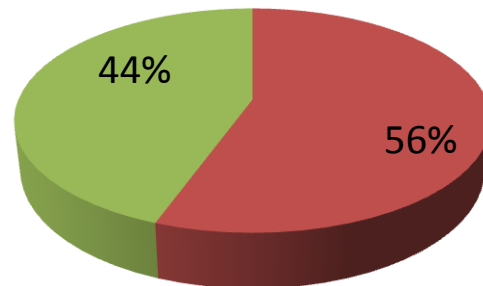
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Stationary,	3600	108000	1296000
Bikash & Ductch bangla	74	2220	26640
Flexiload & Photocopy service	100	3000	36000
Total Sales (A)	3774	113220	1358640
Less Variable Expense			
Stationary,	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)	714	21420	257040
Less Variable Expense			
Rent		1,000	12000
Electricity bill		1000	12000
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		300	3600
Guard		250	3000
Mobile bill		500	6000
Total fixed cost (D)		13,250	159000
Net Profit (E)= [C-D]		8,170	98040

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Stationary items	0	0	35,000	0	0	20,000	55,000
Flexiload	0	0	26,000	0	0	0	26,000
Bikash	0	0	42,000	0	0	0	42,000
Dutch bangla	0	0	20,000	0	0	0	20,000
M Cash	0	0	2,000	0	0	0	2,000
Mobile	0	0	0	20	2000	40,000	40,000
Memory card	0	0	0	0	0	15,000	15,000
Charger Battery	0	0	0	30	200	6,000	6,000
Video camera	0	0	0			19,000	19,000
Total		0	125,000	30	0	100,000	225,000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 100,000
- Total 225,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Stationary, Mobile accesories	4800	144000	1728000	1814400
Bikash & Ductch bangla	110	3300	39600	41580
Flexiload & Photocopy service	150	4500	54000	56700
Total Sales (A)	5060	151800	1821600	1912680
Less Variable Expense				
Stationary, Mobile accesories	4080	122400	1468800	1542240
Total variable Expense (B)	4,080	122400	1468800	1542240
Contribution Margin (CM) [C=(A-B)	980	29400	352800	370440
Less Variable Expense				
Rent		1,000	12,000	12,000
Electricity bill		1400	16800	17,200
Transportation		400	4800	5,200
Salary (self)		5000	60000	60,000
Salary(Staff)		5000	60000	60,000
Entertainment		300	3600	3,600
Guard		250	3000	3,000
Mobile bill		550	6600	6,800
Total fixed cost (D)		13,650	163800	164,800
Net Profit (E)= [C-D]		15750	189000	205,640
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	189,000	205,640
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		129,000
	Total Cash Inflow	289000	334640
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	129,000	274640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 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



Item	Price	Item	Price	Item	Price
180	0.00	108	0.00	108	0.00
1200	2.00	200	0.00	108	0.00
1000	0.00	200	0.00	108	0.00
1880	0.00	200	0.00	108	0.00
1440	8.00	200	0.00	108	0.00
1000	2.00	200	0.00	108	0.00

दिलीशोर

0172288999

01816837



Model	Price	Brand	Color	Weight
10	100	Apple	Black	150g
15	150	Apple	White	150g
20	200	Apple	Black	150g
25	250	Apple	White	150g
30	300	Apple	Black	150g
35	350	Apple	White	150g
40	400	Apple	Black	150g
45	450	Apple	White	150g
50	500	Apple	Black	150g

Digitel





সরকার ইলেকট্রনিক্স

এখানে ইলেকট্রনিক্স, স্যানিটাইজার, গ্যাসের চুল, পুষ্টি, স্যানিটাইজার

ইন্টারনেট
প্যাকেজ
ফ্রি
করা

সেল সলিউশন

একজন মানুষ, একজন কর্মী

একজন কর্মী

একজন কর্মী

মুন্সি
ডিজিটাল স্টুডিও
এসএন্ড
ফটো স্ট্যাট স্টেশনারী
এখানে ১০ মিনিটে ছবি তুলে ডেলিভেরী দেওয়া হয়
এবং মডেলিং ছবি তোলা হয়।
যে কোন অমুঠানে ভিডিও ধারণ করা হয়।
ফটো কপি এবং কম্পিউটার কম্পোজ করা হয়।
বিঃদ্র: বিকাশ ডাচ বাংলাদেশের মাধ্যমে দেশ-বিদেশে
টাকা আদান প্রদান করা হয়।
প্লোঃ মোঃ দেলোয়ার হোসেন
☎ মোবাঃ ০১৭২২-৮৮৩১১২ অথবা ০১৮১৬-৮৩৭৭৪৭
শেখার বাজার, কাহালু, বগুড়া।

bKash
একটি লু ট্রাক থেকে একটি
bKash
একটি লু ট্রাক থেকে একটি
bKash
একটি লু ট্রাক থেকে একটি
bKash
একটি লু ট্রাক থেকে একটি
bKash
একটি লু ট্রাক থেকে একটি
bKash
একটি লু ট্রাক থেকে একটি

Fast bill

এখানে
banglalink
i-top-up
করা হয়

০১৭২২৪৪৩৩৩

০১৭২২৪৪৩৩৩

FAMILY PICTURE

