

Proposed NU Business Name: **HELPLINE DIGITAL STUDIO**



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Feni sadar Unit, Feni  
Project verified by: Susanta kumar Bishwash



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

Name	:	<b>YEASIN ARAFAT</b>
Age	:	10-02-1993 ( 23 Years)
Education, till to date	:	Diploma in Computer Science
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Alkora ; P.O: Alkora ; P.S: Choddogram ; Dist: Cumilla
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>SHAMSUNNAHAR BABY</b>
(iii) Father's name	:	<b>MD. ZAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Alkora, Centre # 72(Female), Member ID: 9199 , Group No: 02 Member since: 23-05-2010 ( 06Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 10,000 Outstanding loan: BDT 9,750
(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	:	07 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-967946
Family's Contact No.	:	01811-153653
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Feni .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAMSUNNAHAR BABY** joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

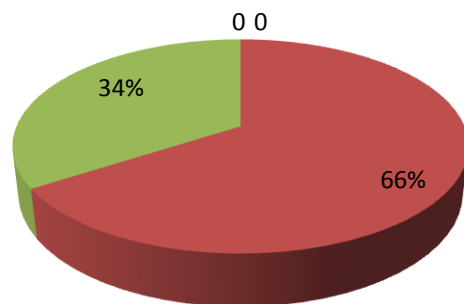
Business Name	:	<b>HELPLINE DIGITAL STUDIO</b>
Location	:	Caudate college road, Salauddin school, Feni
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 135,000/- (from existing business) 66% Required Investment BDT 70,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 12 ft= 72 square ft
Security	:	10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like,Computer , Printer, Photocopy, laminating, Stationary etc.</li><li>▪Average 80% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur.</li><li>▪Collects goods from Feni Sadar</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Computer , Printer, Photocopy, laminating, Stationary etc.	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less Variable Expense</b>			
Computer , Printer, Photocopy, laminating, Stationary etc.	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less Variable Expense</b>			
Rent		1,000	12,000
Electricity bill		400	4800
Salary (self)		5000	60,000
Entertainment		300	3600
Night Gard		100	1200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>7,100</b>	<b>85,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>16,900</b>	<b>202,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	01	20,000	20,000	0	0	0	20,000
Photocopy machine	01	50,000	50,000	0	0	0	50,000
Printer	01	20,000	20,000	0	0	0	20,000
Mobile accessories	0	15,000	15,000	0	0	10,000	25,000
Stationary	0	5000	5000	0	0	20,000	25,000
Lamenting	01	4,500	4,500	0	0	0	4,500
Scanner	01	4,000	4,000	0	0	0	4,000
Online Service	0	0	3,000	0	0	0	3,000
Photo frame & Album	0	0	2,000	0	0	0	2,000
Others	0	0	1500	0	0	0	1500
Deep Freeze	0	0	0	1	40,000	40,000	40,000
Security	0	0	10,000	0	0	0	10,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>135,000</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>205,000</b>

## Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 70,000
- Total 205,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Computer , Printer, Photocopy, laminating, Stationary etc.	1500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	1500	45,000	540,000	567,000	595,350
<b>Less Variable Expense</b>					
Computer , Printer, Photocopy, laminating, Stationary etc.	300	9,000	108,000	113,400	119,070
<b>Total variable Expense (B)</b>	300	9,000	108,000	113,400	119,070
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less Variable Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity bill		700	8400	8,800	9,000
Salary (self)		5000	60,000	60,000	60,000
Entertainment		300	3600	3600	3600
Night Gard		100	1200	12,00	1200
Mobile bill		400	4800	5000	5,300
<b>Total fixed cost (D)</b>		<b>7,500</b>	<b>90,000</b>	<b>90,600</b>	<b>91,100</b>
<b>Net Profit (E)= [C-D]</b>		<b>28,500</b>	<b>342,000</b>	<b>363,000</b>	<b>385,180</b>
Investment Payback			28,000	28,000	28,000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	<b>342,000</b>	<b>363,000</b>	<b>385,180</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		314,000	649,000
	<b>Total Cash Inflow</b>	412,000	677,000	1,034,180
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	98,000	28,000	28,000
3	<b>Net Cash Surplus</b>	314,000	649,000	1,006,180

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 04 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

















হেল্পলাইন  
আর্জেট ছবি  
ফটোকপি  
সফটওয়্যার  
বিস্মিল্লাহির রহমানির রাহীম  
এন্ড কম্পিউটার ক্যান্টিন  
ই-মেইল  
ইন্টারনেট  
প্রিন্ট  
কম্পোজ  
স্কেনিং  
নিটিং  
মোবাইল সামগ্রী ও স্কুল সামগ্রী পাওয়া যায়।  
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প্রথম  
সর্বমোট চাপপ্রাপ্ত  
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এখানে  
বই  
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বার্ষিক  
গোলা, ও দোয়ার  
মাহফিল

স্বাধীন দীন হযরত মাওলানা ছাইয়োস  
সিদ্দিকি আল-মাদানী  
শাহী মাদরাসা

বিশ্ব  
গোলা  
মাহফিল

যে কোন সফটওয়্যার  
বিক্রয়, স্কেনিং, ফটোকপি  
কম্পোজ, প্রিন্ট, ইন্টারনেট  
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যে কোন  
ডোকুমেন্ট  
প্রিন্ট করা হয়।  
কম্পোজ  
সকল প্রকার মোবাইল  
ও স্কুল সামগ্রী পাওয়া  
যায়।

আর্জেট  
প্রিন্ট করা  
হয়

ফটোকপি  
করা হয়



