

Proposed NU Business Name: **SAIF COMPUTER & PHOTOCOPY**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD SAIFUL ISLAM
Age	:	07-05-1985 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother, 03 Sisters
Address	:	Vill: North Kalma, P.O: Dairy Farm, P.S: Savar, Dist: Dhaka.
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 SAMELA KHATUN
(iii) Father's name	:	MD ABDUS SATTAR
(iv) GB member's info	:	Branch: Ashulia, Centre # 17 (Female), Member ID: 8526/1, Group No: 09 Member since: 08-10-2011 (07 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 15,000/-, Outstanding loan: 8,070 /-
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Photocopy and Compose Business
Business Experiences and Training Info	:	8 years experience in running business. 7 Years in own business He has training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-523211
Family's Contact No.	:	01824-350474
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAMELA KHATUN Joined Grameen Bank Since 7 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 Udyakta Business Info

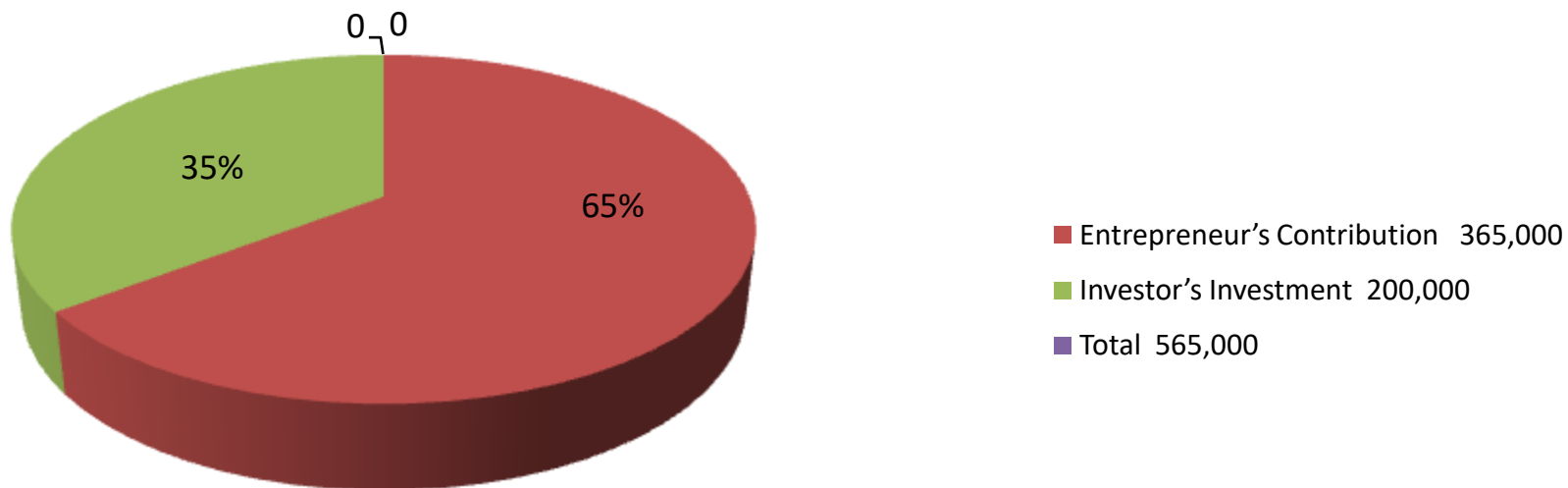
Business Name	:	SAIF COMPUTER & PHOTOCOPY
Location	:	Kalma-01, Saver, Dhaka.
Total Investment in BDT	:	BDT 5,65,000/-
Financing	:	Self BDT 3,65,000(from existing business) 65% Required Investment BDT 2,00,000 (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 12 ft. = 120 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Photocopy and Compose Business.▪The business is operating by entrepreneur. Existing no Employees.▪The business is under renting.▪Collects goods from Savar, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Photocopy and Compose item	1500	45000	540000
	0	0	0
Total Sales (A)	1500	45000	540000
Less Variable Expense			
Photocopy and Compose item	750	22500	270000
Total variable Expense (B)	750	22500	270000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		2,400	28800
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,700	116400
Net Profit (E)= [C-D]		12,800	153600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Photocopy Machine	2	90000	180,000	0	0	0	180,000
Printer	1	15000	15,000	1	25000	25,000	40,000
Paper	12	200	2,400	50	200	10,000	12,400
Stamp Paper	50	110	5,500	100	110	11,000	16,500
Computer	1	40000	40,000	2	40000	80,000	120,000
Ink+ Others	0	0	7,100	0	0	0	7,100
Decoration	0		0	0	0	64,000	64,000
Lemeniting Machine	0	0	0	0	1	10,000	10,000
Advanced	0	0	115,000	0	0	0	115,000
Total	0	0	365,000	0	0	200,000	565,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Parts item	2000	60000	720000	756000	793800
	0	0	0	0	0
Total Sales (A)	2000	60000	720000	756000	793800
Less Variable Expense			0		
Parts item	1000	30000	360000	378000	396900
			0		
Total variable Expense (B)	1,000	30000	360000	378000	396900
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense			0		
Rent		2,400	28800	28,800	28800
Electricity bill		1200	14400	14900	15400
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		10,300	123,600	124,700	125800
Net Profit (E)= [C-D]		19700	236400	253,300	271100
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	236,400	253,300	271100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		156,400	329700
	Total Cash Inflow	436400	409700	600800
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	156,400	329700	520800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kalma-01, Saver, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

জ্যাঙ্গি বা

সাইফ কম্পিউটার এন্ড ফটোকপি

কালার ফটোকপি, স্ক্যান, ই-মেইল সহ
সকল প্রকার ইন্টারনেট সেবা দেওয়া হয়।

কম্পিউটার সার্ভিসিং করা হয়।

মোবাইল: ০১৭২৭৫২৩২১১, ০১৯১৭৫১৮০৭৭



Several boxes on the top shelf, including one with a red and white pattern and another with a yellow and red design.

Double A
Double A

LAKME
LAKME
LAKME



TOSHIBA

2860



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Reliability with ...

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FAMILY PICTURE