

# Proposed NU Business Name: **FAHIM DIGITAL STUDIO AND MOBILE CORNER**



Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD. MAZINUR RAHAMAN



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

Name	:	<b>MD.ABDUL ALIM</b>
Age	:	20/03/1983(34Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	01 Son and 01 Daughter
No. of siblings:	:	5Brother And 01 Sister
Address	:	Vill: Pirijpur,P.O:Pirijpur, P.S: Godagari, 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	:	<b>MST.MINERA BEGUM</b>
(iii) Father's name	:	<b>MD.AMINUL ISLAM</b>
(iv) GB member's info	:	Branch:Matikata,godagari, Centre #72(Female), Member ID: 7427, Group No:02 Member since:2001-2006 New Member
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT -5000
(vi) Mobile lady	:	Existing Loan: BDT 4000, Outstanding loan:4000/=
(vii) Grameen Education Loan	:	Father
(viii) Any other loan like GB, BRAC ASA etc..	:	No No 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	:	08years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713741338
Father's Contact No.	:	01823221200
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.MINERA BUGEM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

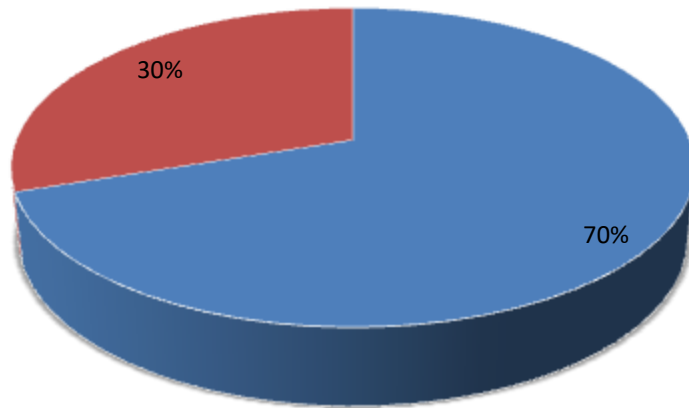
Business Name	:	<b>FAHIM DIGITAL STUDIO AND MOBILE CORNER</b>
Location	:	Pirijpur, Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 165900/-
Financing	:	Self BDT 115900/-(from existing business) 70% Required Investment BDT 50,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	14ft x 10ft= 140 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The Business is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Photo cope item	<b>3000</b>	<b>60000</b>	<b>720000</b>
<b>Total Sales (A)</b>	<b>3000</b>	<b>60000</b>	<b>720000</b>
<b>Less. Variable Expense</b>			
Photo cope Item	<b>300</b>	<b>48000</b>	<b>576000</b>
<b>Total Variable Expense(B)</b>	<b>300</b>	<b>48000</b>	<b>576000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>	<b>600</b>	<b>12000</b>	<b>144000</b>
<b>Less. Fixed Expense</b>			
Rent		<b>600</b>	<b>7200</b>
Electricity Bill		<b>1000</b>	<b>12000</b>
Mobile Bill		<b>200</b>	<b>2400</b>
Salary (self)		<b>5000</b>	<b>60000</b>
Salary (staff)		<b>0</b>	<b>0</b>
Transportation		<b>500</b>	<b>6000</b>
Food/other		<b>200</b>	<b>2400</b>
Medicine		<b>0</b>	<b>0</b>
Bank Charge/gurd		<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>4500</b>	<b>54000</b>

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Paper tex	8000	20000	28000
Higlosi Paper	900	0	900
Ink	1000	3000	4000
Printer ink	6000	4000	10000
Bikas,Dutch-Bangla Flaxilord	100000	23000	123000
	0	0	0
	0	0	0
0	0	0	0
0	0	0	0
<b>Total</b>	<b>115900</b>	<b>50000</b>	<b>165900</b>

## Source of Finance



- Entrepreneur's Contribution 115900
- Investor's Investment 50000
- Total 165900

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Photocope Item	4000	120000	1440000	1512000	1587600
<b>Total Sales (A)</b>	4000	120000	1440000	1512000	1587600
<b>Less. Variable Expense</b>					
Photocope Item	3200	64000	768000	806400	846720
<b>Total Variable Expense (B)</b>	3200	64000	768000	806400	846720
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	16000	672000	705600	740880
<b>Less. Fixed Expense</b>					
Rent		600	7200	7200	7200
Electricity Bill		1000	12000	12300	12600
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6300	6600
Food		200	2400	2400	2400
Medicine		0	0	0	0
Bank Charge		0	100	100	100
<b>Total Fixed Cost (D)</b>		7500	90100	91000	91900
<b>Net Profit (E) [C-D]</b>		8500	581900	614600	648980
<b>Investment Payback</b>			20000	20000	20000



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

SI#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	581900	614600	648980
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		561900	1156500
	Total Cash Inflow	631900	1176500	1805480
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	561900	1156500	1785480

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm :Pirijpur, Pirijpur,Godagari.  
Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





7  
1  
3  
7  
4  
1  
8  
2

ROCKET  
गिरो  
सर्वोत्तम

2018



गिरो



# FAMILY PICTURE

