



## **Grameen Kalyan**

**Proposed NU Business Name : Rupom computer and studio**



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Shainur Rahman sujon Vill:Durgapur, Post: kumarkhali Upazilla : Kumarkhali, District: Kushtia
Age	:	23 Years
Marital status	:	Married
No. of siblings:	:	1( one) brothers & 1 (One) sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Shahida Khatun</p> <p>Md. Abdur Rashid</p> <p>Branch: Kumarkhali, Group # 04, Centre # 57/M, Loan no.: 8327, Member since: 2005, First loan: Tk. 6000 Last GB loan: 50000, Outstanding: 30,000</p> <p>Nobin Udyokta ( The entrepreneur himself)</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Degree pass.

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Printing Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business. Started business with BDT 110000 (one lack Ten Thousand).
	:	He has no training.
Other Own/Family Sources of Income	:	Agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01913247484
National ID number	:	19925017186000127
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 6,000 (Six thousand) and used the money in Business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Rupom computer and studio</i></b>
Address/ Location	:	Upazila road, Kumarkhali, Kushtia.
Total Investment in BDT	:	<b>BDT 2,20,000</b>
Financing	:	Self BDT : <b>1,20,000</b> (from existing business) Required Investment BDT <b>100,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000 (Three thousand )
Proposed Salary	:	BDT 5000 (Five thousand)
Proposed Business Implementation Plan:	:	<p>The business is planned to be scaled up by investing some machineries;</p> <p>Photocopy machine, scanner, printer, photo Print;</p> <ul style="list-style-type: none"> <li>➤ Average 85 % gain on sales;</li> <li>➤ it is an ongoing business operating by NU himself;</li> <li>➤ it has been planed to hire a computer operator;</li> <li>➤ Agreed grace period is 3 months.</li> </ul>

## *INFO ON EXISTING BUSINESS OPERATIONS*

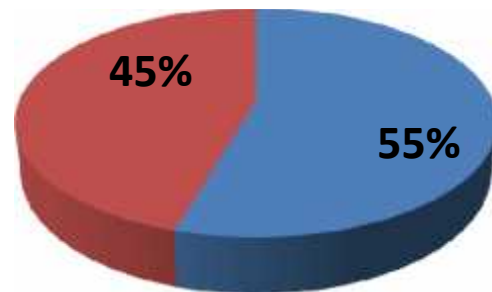
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	400	10,400	124,800
<b>Less: Cost of sales (B):</b>	60	1,560	18,720
<b>Gross profit (GP) [C=(A-B)]</b>	<b>340</b>	<b>8,840</b>	<b>106,080</b>
<b>Less: Operating Costs:</b>			
Electricity bill		200	2,400
Generator bill		80	960
Shop Rent		1000	12,000
Mobile bill		100	1,200
Present salary/Drawings-self		3,000	36,000
Other Expenses		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses		300	3,600
<b>Total Operating Cost (D)</b>		<b>4,980</b>	<b>59,760</b>
<b>(C-D)Net Profit:</b>		<b>3,860</b>	<b>46,320</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4=(2+3)
<b>Investments in different categories:</b>			
Computer	45,000	35,000	80,000
Security	60,000		60,000
Camera	10,000		10,000
IPS		15,000	15,000
Photo Copy Machine		50,000	50,000
Cash in Hand	5,000		5,000
<b>Total Capital</b>	<b>120,000</b>	<b>100,000</b>	<b>220,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	120,000	55
Investor's Investment	100,000	45
<b>Total Investment</b>	<b>220,000</b>	<b>100</b>



■ Entrepreneur's Contribution

■ Investor's Investment



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	900	23,400	280,800	1,035	26,910	322,920
<b>Less: Cost of sales (B):</b>	135	3,510	42,120	155	4,037	48,438
<b>Gross profit (GP) [C=(A-B)]</b>	<b>765</b>	<b>19,890</b>	<b>238,680</b>	<b>842</b>	<b>21,879</b>	<b>274,482</b>
<b>Less: Operating Costs:</b>						
Electricity bill		300	3,600		330	3,960
Shop Rent		1,400	16,800		1,540	18,480
Transportation		300	3,600		330	3,960
Mobile bill		200	2,400		220	2,640
Wages		3,000	36,000		3,300	39,600
Proposed salary		5,000	60,000		5,000	60,000
Other Expenses		100	1,200		150	1,800
<b>Non Cash Item:</b>						
Depreciation Expenses		300	3,600		330	3,960
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>10,600</b>	<b>127,200</b>	<b>-</b>	<b>11,200</b>	<b>134,400</b>
<b>(C-D)Net Profit:</b>		<b>9,290</b>	<b>111,480</b>		<b>10,679</b>	<b>140,082</b>
<b>Retained Income:</b>			<b>111,480</b>			<b>140,082</b>

**Notes:** 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after Three months grace period.

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	<i><b>Year 1</b></i>	<i><b>Year 2</b></i>
<b>Cash inflow</b>		
Opening Balance	5,000	118,440
Capital Infusion by UDYOKTA		
Capital Infusion by Investor	100,000	
Sales	218,400	251,160
<b>Total Receipts</b>	<b>323,400</b>	<b>369,600</b>
<b>Cash Outflow:</b>		
Cost of goods sold	32,760	37,674
Operating expenses	<b>112,200</b>	<b>122,580</b>
Return to investor	60,000	60,000
<b>Total payment</b>	<b>204,960</b>	<b>220,254</b>
<b>Closing Balances</b>	<b>118,440</b>	<b>149,346</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 1 Future employment: 0</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Good Reputation;</li><li><input type="checkbox"/> Ownership in his own name;</li><li><input type="checkbox"/> Keeping books of record.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Investor's money will be payback in Two years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor;</li><li><input type="checkbox"/> Credit Sales.</li></ul>

Presented at 7<sup>th</sup> SB Ex. Design Lab on 1<sup>st</sup> of  
September, 2015 at Grameen Kalyan

Thank you

# Existing Business Picture

রূপম কম্পিউটার এন্ড স্টুডিও

আমাদের সেবাসমূহঃ

- \* ছবি
- \* কম্পোজ
- \* ই-মেইল
- \* ইন্টারনেট

মোবাইল : ০১৭২২-৬৪৪৬০৮

সুজন আর্ট  
০১৯১৩-২৪৭৪৮৪

The advertisement is a hand-drawn poster on a wooden board. It features a pink header with the business name in Bengali. Below this is a blue background with white stars. On the left is a portrait of a woman in traditional attire. In the center is a list of services in Bengali, each preceded by an asterisk. On the right is a detailed drawing of a Canon DSLR camera. At the bottom, a pink banner contains the mobile phone number. In the bottom right corner, there is a small signature and another phone number.









# Mother with NU



# Trade License

**কুমারখালী পৌরসভা কার্যালয়**  
কুমারখালী, কুষ্টিয়া।

855

**ট্রেড লাইসেন্স**

বই নং ০২    ছোজি নং ৫-৫৫    ওয়ার্ড নং ০৫    লাইসেন্স নং ৫৫৫

পৌরসভার অফিস এ ও ১৯৬০ এর চতুর্থ ধারা মোতাবেক পেশা ব্যবসা ও কলিং এর দাখিলের  
স্বাধীনতা ২০ ২৫ থেকে ৩০ নং ধারা ২০ ২৫ নম্বর জমা।

নাম : **রুপম্বর কাম্বল উর্চা, মো. গাছাইপুর রহমান গুপ্ত**

ঠিকানা : **ডেপুটি মজদুর, কুমারখালী, কুষ্টিয়া।**

পেশা : **বস্ত্র শিল্পের অন্যান্য কারখানা।**

	ধার্যকৃত ফি	টাকা	পরমা
লাইসেন্স ফি (চলতি) :	২০২৫-২০২৫	৩০০০/-	
লাইসেন্স ফি (বকেয়া) :			
উদ্দ্যোগ ফি এর নোটিশ কর্তন :			
ওয়ারেন্ট ফি :			
পিওন এন্ডেজমেন্ট :			
সর্বমোট :		৩০০০/-	

কথায় : **তিনশত টাকা মাত্র,**

তারিখ : **০৭/০৮/২০**

আদায়কারী  
কুমারখালী পৌরসভা

স্বাক্ষর  
মোঃ কুমার সাহা  
সহকারী লাইসেন্স পরিদর্শক  
কুমারখালী পৌরসভা

মোঃ  
কুমারখালী পৌরসভা

**Thank You**

## ‡bvU

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mv‡\_ R<sup>no</sup>Z Av‡Q | Av‡M GB e"emvU Ab" gwij ‡Ki wQj |  
tmLv‡b GB bexY D‡' "v<sup>3</sup>v KvR Ki Z | c‡e<sup>®</sup> t' vKvb gwij K  
e"emvU eÜ K‡i w' ‡Z PvB‡j bexY D‡' "v<sup>3</sup>v t' vKvbU µq  
K‡i tbB wKQy w' b Av‡M | GLb GLv‡b GKU d‡UvKwC  
tgwkb I Avi GKU K<sup>α</sup>úDUvi DVv‡j tm g‡b K‡i Zvi  
weµq Avi I ewx cvte etj Avkv K‡i |