

Proposed NU Business Name: Bilashi digital Studio & computer



Presented by:
Md. Mosharaf Hossan

NU Identified and PP prepared by-
Md. Sohrab Hossain (Chandpur Sadar Unit)
Verified By: Md. Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Mosharaf Hossan
Age	:	10-02-1982 (33 years)
Marital status	:	married
Children	:	02 Sons
No. of siblings:	:	04 brothers, 05 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother: <input checked="" type="checkbox"/> Father: <input type="checkbox"/>
(ii) Mother's name	:	Late Majeda Begum
(iii) Father's name	:	Late Md Rustam Ali
(iv) GB member's info	:	Branch: Adda Borora Comilla , Centre: 31/mo Loan no: 2345 Member since 1993 from 2009 First loan: 2500Tk,
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education, till to date	:	B.S.S

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

Present Occupation	:	Studio and computer Business
Business Experiences and Training Info	:	08 years
Trade license no	:	1786-02
Other Own/Family Sources of Income	:	One brothers Job & One brother foreigner, One Brother Student
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB member since 1993 (26years) . At first she took a loan amount of 2500 Taka from Grameen Bank. NU used this loan for his business inception and business development .He also increased his asset from the business income. NU's Mother Gradually increase her economic condition from use GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bilashi Digital Studio and Computer
Address/ Location	:	Raganiganda market, Hajigonj.
Total Investment in BDT	:	220000
Financing	:	Self BDT 170000 (from existing business) 54 % Required Investment BDT 150000 (as equity) 46%
<i>Present salary/drawings from business (estimates)</i>	:	7000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	02 months.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items			
i. Photocopy machine- 40000	170000		170000
ii. Computer (o3) -- 45000			
iii. Printer (04) -- 25000			
iv. Mug printer ----- 15000			
v. IPS (RahimAfrooz) --- 20000			
vi. Decoration --- 10000			
vii. Fan (02) ---- 1500			
viii. Table (02)-- 1500			
ix. Others -- 12000			
x. Total 170000			
Proposed Stock Items:			
Photocopy Machine---- 115000		150000	150000
Ink -- 5000			
offset Paper 5000			
Stationary--- 25000			
Total Capital	170000	150000	220000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from (Compose, photocopy, Phot print)	750	22500	270000
Gross Profit (C) [C=(A-B)]	750	22500	270000
<i>Less: Operating Costs</i>			
Electricity bill		1200	14400
Shop Rent		2400	28800
Mobile		300	3600
Generator bill		400	4800
Night guard		200	2400
Present salary -own		7000	84000
Fee+ others		350	4200
Non Cash Item:			
Depreciation Expenses 146500* 15% & 11500*10%		1927	23125
<i>Total Operating Cost (D)</i>		13777	165324
Net Profit (C-D):		8723	104676

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	600	18000	216000	650	19500	226200	700	21000	25200
Less: cost of sales (B)	480	14400	172800	520	15600	187200	460	13800	165600
Profit (C) [C=(A-B)]	120	3600	43200	130	3900	46800	140	4200	50400
Income from (Compose, photocopy, Phot print)	850	25500	306000	940	28200	338400	980	29400	352800
Gross profit	970	29100	349200	1050	31500	378000	1120	33600	403200
Less: Operating Costs									
Electricity bill		1200	14400		1250	15000		1300	15600
Shop Rent		2400	28800		2400	28800		2400	28800
Mobile Bill		350	4200		400	4800		450	5400
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Generator bill		400	4800		400	4800		400	4800
Night guard		200	2400		200	2400		200	2400
Others (T.L, TAX, CHADA)		350	4200		350	4200		350	4200
Non Cash Item:									
Depreciation Expenses		3457	52284		3457	52284		3457	52284
Total Operating Cost (D)		16357	196284		16457	197484		16557	198684
(Net Profit C-D) :		12743	152916		15043	180516		17043	204516
Pay back	60000			60000			60000		
Retained money	92916			120516			144516		

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	152916	180516	204516
1.3	Depreciation (Non cash item)	52284	52284	52284
1.4	Opening Balance of Cash Surplus		145200	311000
	Total Cash Inflow	355200	371000	574800
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	145200	311000	514800

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known business man in locality.
- ✓ Provide quality products.
- ✓ Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITIES

- ✓ Huge demand from locality.
- ✓ Central point of market .

THREATS

- ✓ Load shading.
- ✓ Fire
- ✓ Political Unrest.
- ✓ Other competition.







राष्ट्रीय लोकपाल
आयोग

समाधान



नाम: ...
पिता: ...
पता: ...
विवरण: ...

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- 2. ...
- 3. ...
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- 5. ...
- 6. ...
- 7. ...
- 8. ...
- 9. ...
- 10. ...

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राष्ट्रीय जनसंख्या आयोग
National ID Card / काहीर पहचान पत्र



नाव: ...
Name: ...
पिण्ड: ...
Date of Birth: 10 Feb 1982
ID NO: 1324904599507

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Blood Group: O+

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Presented at
GT's 21st Internal Design Lab
on 5 November, 2015

For Further Information

Grameen Trust

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