

Proposed NU Business Name: BULBUL COMPUTER & PHOTOSTAT



Project identification and prepared by: Md Kobir Raksham
Godagari Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HANIF BULBUL
Age	:	07-10-1988(28 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Sister,1 Brother
Address	:	Vill: Noligram, P.O: Basudebpur, 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	:	GIBON NESSA
(iii) Father's name	:	ROMJAN ALI
(iv) GB member's info	:	Branch: Basudebpur Godagari, Centre # 43 (Female), Member ID: 5424, Group No: 02 Member since: 10-01-2012 (05 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 28000/-, Outstanding loan:11712/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agricultural
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-762682
Mother's Contact No.	:	01727-607937
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GIBON NESSA joined Grameen Bank since 05 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural.

Proposed Nobin Udyokta Business Info

Business Name	:	BULBUL COMPUTER & PHOTOSTAT
Location	:	Noligram, Basudebpur, Godagari Rajshi
Total Investment in BDT	:	BDT 89,000/-
Financing	:	Self BDT 39,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a computer & photostat.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The shop is rent.

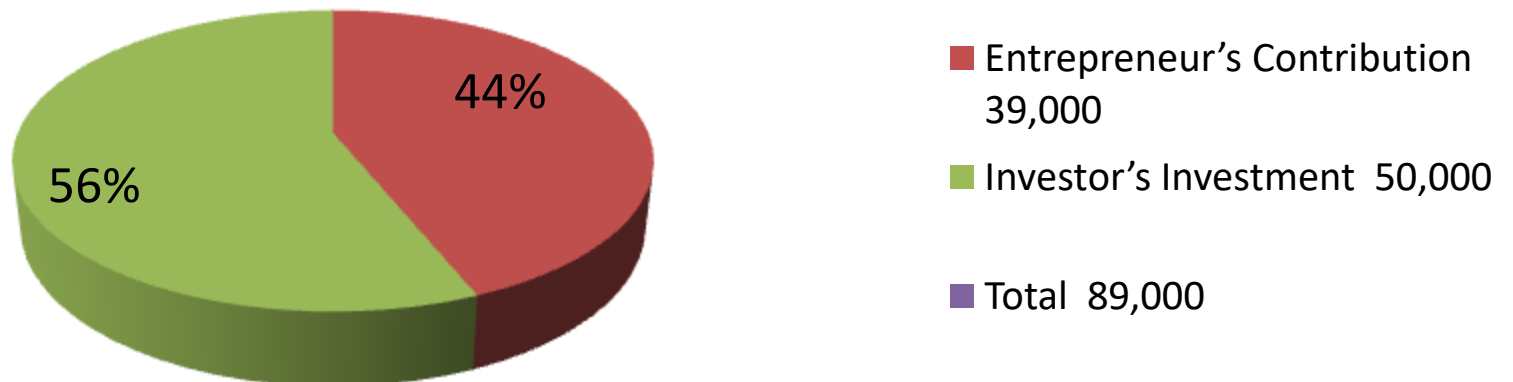
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile,Charger,Opset paper ETC	2200	66000	792000
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Mobile,Charger,Opset paper ETC	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		350	4200
Electricity Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Gard		100	1200
Generator		150	1800
Mobil Bill		250	3000
Total Fixed Cost (D)		6650	79800
Net Profit (E)= [C-D]		6550	78600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile Charger	25	82	2050	50	100	5000	7050
Opset paper	10	280	2800	50	280	14000	16800
Envelope	90	10	900	200	10	2000	2900
Flexiload			30000			10000	40,000
Others			3250			19000	22250
Total	170		39000			50,000	89,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile,charger,Opset paer ETC	2500	75000	900000	1350000	1417500
Total Sales(A)	2500	75000	900000	1350000	1417500
Less Variable Expense (B)		0	0	0	0
Mobile,charger,Opset paer ETC	2000	60000	720000	1080000	1134000
Total Variable Expense	2000	60000	720000	1080000	1134000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	270000	283500
Less Fixed Expense					
Rent		350	4200	4200	4200
Electricity Bill		300	3600	3900	4200
Transportaion		500	6000	6400	6800
Salary (Self)		5000	60000	60000	60000
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		250	3000	3100	3200
Total Fixed Cost (D)		6650	79800	80600	81400
Net Profit (E)= [C-D]		8350	100200	189400	202100

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	112,200	100200	184400
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92200	172400
	Total Cash Inflow	162,200	192400	356800
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	92200	172400	336800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures

এখানে DBBL করা হয়



লেনদেন ক্রেতাকোটা সঞ্চয়
সবই এখন মোবাইলে

ব্যাংকের সাথে ব্যাংকিং
সবচেয়ে নিরাপদ



মোঃ হানিফ বুলবুল

বুলবুল কম্পিউটার এন্ড ফটোস্ট্যাট | কাপাসিয়াপাড়া, গোদাগাড়ী, রাজশাহী

পদ্ধতিতে
বিক্রয়

২০১৭
নোমান ডেন্টাল কেয়ার

১	২	৩	৪	৫	৬	৭	৮	৯	১০	১১	১২	১৩	১৪	১৫	১৬	১৭	১৮	১৯	২০	২১	২২	২৩	২৪	২৫	২৬	২৭	২৮	২৯	৩০	৩১
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सिंहवारी वार्षिक
संस्कृत २०७५
विश्वविद्यालय काठमाडौं



संख्या	दिनांक	वर्ग	प्राप्त	कुल	शेष
१	१	५	५	५	०
२	२	५	५	१०	०
३	३	५	५	१५	०
४	४	५	५	२०	०
५	५	५	५	२५	०
६	६	५	५	३०	०
७	७	५	५	३५	०
८	८	५	५	४०	०
९	९	५	५	४५	०
१०	१०	५	५	५०	०

श्रीराम

चला बस्नु

TOSHIBA

মান ডেন্টাল কেয়ার
+90008

Advertisement featuring a man in a blue shirt pointing upwards.

Advertisement with a red and white logo.

Advertisement for 'জিপি' (GPI) featuring a woman's face.

Advertisement for 'বিকাশ একেট' (Bikash Ekhet) featuring a man's face and text.

Advertisement for 'স্বপ্নম পুরণের নিম্নোক্ত' (Svapnam Puranor Nimgokt) featuring a man's face.





FAMILY PICTURE

