

# Proposed NU Business Name: **MA MULTIMEDIA & COMPUTERISED**



Project identification and prepared by: Md.Sahidul Islam,  
Nawabganj Unit, Dhaka

Project verified by: Md.Shamsul Arefin



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

Name	:	<b>MD.AMINUR ISLAM</b>
Age	:	70-08-1986 ( 31 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	03 Brothers 3 Sister
Address	:	Vill: Patiljhap, P.O: Patiljhap, P.S: Nawabganj, 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	:	<b>MONOARA BEGUM</b>
(iii) Father's name	:	<b>MD.SEKANDER ALI</b>
(iv) GB member's info	:	Branch: Solla, Centre # 28 (Female), Member ID: 2032/1, Group No: 02 Member since: 01/01/1990 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 4500/-
(v) Who pays GB loan installment	:	Mother
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-162546
Mother's Contact No.	:	01616-462545
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOARA BEGUM** joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA MULTIMEDIA &amp; COPUTERISED</b>
Location	:	Patiljhap Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,50,000(from existing business) 76% <b>Required Investment BDT 80,000(as equity) 24 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Photo,Laminating,Compose etc.</li> <li>▪Average 35% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

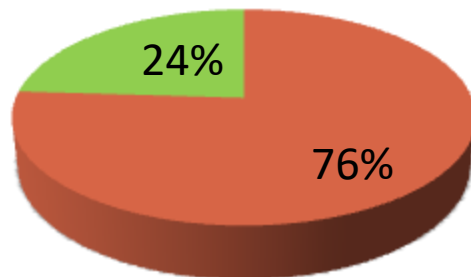
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Studio Item	1,500	45,000	5,40,000
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>5,40,000</b>
<b>Less. Variable Expense</b>			
Studio Item	975	29,250	3,51,000
<b>Total variable Expense (B)</b>	<b>975</b>	<b>29,250</b>	<b>3,51,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>1,89,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (Self)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		500	6,000
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,300</b>	<b>99,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,450</b>	<b>89,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Photocopy machine	01	80,000	80,000				80,000
Computer	02	30,000	60,000				60,000
IPS	01	30,000	30,000				30,000
Printer	01	12,000	12,000				12,000
Laminating machine	01	8,000	8,000				8,000
A-4 Paper		5,000	5,000			10,000	15,000
Others		5,000	5,000			70,000	
Security		50,000	50,000				
<b>Total</b>			<b>2,50,000</b>			<b>80,000</b>	<b>3,30,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 2,50,000
- Investor Investment's :- 80,000
- Total :- 3,30,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Studio Item	2,200	66,000	7,92,000	8,31,600	8,73,180
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>7,92,000</b>	<b>8,31,600</b>	<b>8,73,180</b>
<b>Less. Variable Expense</b>					
Studio Item	1,430	42,900	5,14,800	5,40,540	5,67,567
<b>Total variable Expense (B)</b>	<b>1,430</b>	<b>42,900</b>	<b>5,14,800</b>	<b>5,40,540</b>	<b>5,67,567</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>730</b>	<b>21,900</b>	<b>2,62,800</b>	<b>2,75,940</b>	<b>2,89,737</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,000	12,000	12,000	12,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Guard		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>8,900</b>	<b>1,06,800</b>	<b>1,07,400</b>	<b>1,07,900</b>
<b>Net Profit (E) [C-D]</b>		<b>13,000</b>	<b>1,56,000</b>	<b>1,68,540</b>	<b>1,81,837</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,56,000	1,68,540	1,81,837
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,24,000	2,60,540
	<b>Total Cash Inflow</b>	<b>2,56,000</b>	<b>2,92,540</b>	<b>4,42,377</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,24,000</b>	<b>2,60,540</b>	<b>4,10,377</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Patiljhap Bazar, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# FAMILY PICTURE