

**Proposed NU Business Name: M/S JAHID COMPUTER STUDIO &
PHOTOSTATE**



Project identification and prepared by: Md. Matiur Rahman
Dhunat Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHIDUL ISLAM
Age	:	09-03-1994 (23 Year)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill:Alangi,P.O:Alangi,P.S:Dhanot,Dist:Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAMIRON KHATUN
(iii) Father's name	:	MD. SHAHIDUL ISLAM PRAMANIK
(iv) GB member's info	:	Branch: Alangi Centre # 64 (Female), Member ID: 5933 , Group No: 01 Member since:20 /01/2005 (12 Years) First loan: BDT 5000 /- Existing Loan: BDT 80000 /- Outstanding loan: BDT 46500 /-
Further Information:		
(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	:	10 years experience in running business. 07 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017110076043
Family's Contact No.	:	01771700145
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanut Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAMIRON KHATUN joined Grameen Bank since 12 years ago. At first she took BDT 5000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S JAHID COMPUTER STUDIO & PHOTOSTATE
Location	:	Alangi Bazar, P.S: Alangi , Dist: Bogra
Total Investment in BDT	:	BDT 290000 /-
Financing	:	Self BDT 240000 /- (from existing business)83 % Required Investment BDT 50000 /- (as equity)17 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer, Printer, Photocopy, Camera, IPS etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur.▪Agreed grace period is 3 months.

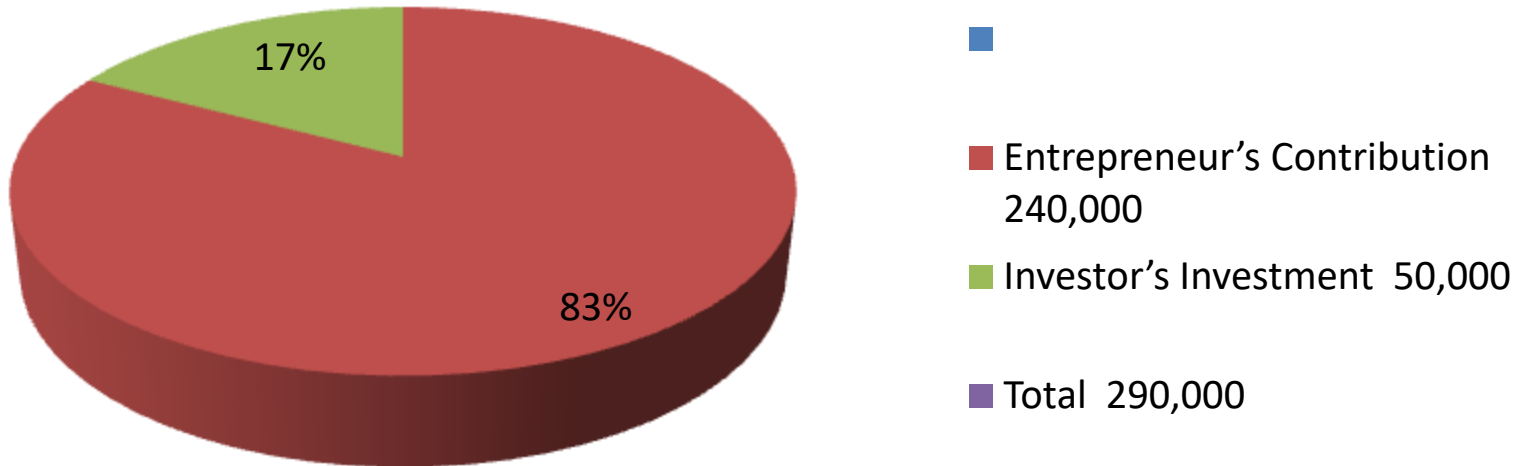
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Cost	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		600	7,200
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	50,000	50,000	0	60,000	0	50,000
Printer	3	5000	15,000	2	10,000	20,000	35,000
IPS	1	25000	25,000	0	0	0	25,000
Photocopy Machine	1	85000	85,000	0	0	0	85,000
Camera	1	15000	15,000	0	0	0	15,000
Scaner	1	5000	5,000	0	0	0	5,000
Genarator	0	0	0	1	25000	25,000	25,000
Lamaniting Mac.	0	0	0	1	5000	5,000	5,000
Security	1	45000	45,000	0	0	0	45,000
Total	0	0	240,000	0	0	50,000	290,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Poltry sales	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Product cost	1,400	42,000	504,000	529,200	555,660
Total variable Expense (B)	1,400	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
House rant		1,000	12,000	12,000	12,000
Electricity Bill		600	7,200	7,200	7,200
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,300	87,600	87,600	87,600
Net Profit (E) [C-D]		10,700	128,400	139,200	150,540
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128,400	139,200	150,540
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		108,400	227,600
	Total Cash Inflow	178,400	247,600	378,140
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	108,400	227,600	358,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Alangi,Dhunat,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

জাহিদ কম্পিউটার সার্ভিস
ফটোস্ট্যাট

জাহিদ ইসলাম (জাহিদ)
মোব: ০১৭১০-০৭ ৬০ ৪৩

জাহিদ
০০৬১০০০৮১০০০



জাহিদ কম্পিউটার সার্ভিস
মোব: ০১৭১০-০৭ ৬০ ৪৩
শেখ হাসিনা সড়ক, মাদারি, ঢাকা

সুখাদিও
সি ডা ইন্সটিটিউট ফর স্টাডিজ
এলাসী বাজার, পুনট, বগুড়া।







জাহিদ

কম্পিউটার এন্ড...

শ্রী. মোঃ জাহিদুল ইসলাম জাহিদ ০১৭১০০৭৪০১১

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স্বাধীনতা, স্বাধীনতা



জাহিদ কম্পিউটার এন্ড স্টুডিও

জাহিদ কম্পিউটার এন্ড স্টুডিও
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FAMILY PICTURE

