

Proposed NU Business Name: **MONDAL COMPUTER AND STUDIO**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Nurnobi
Age	:	12-12-1989(28 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brothers 3 Sisters
Address	:	Vill: Nizbolai P.O: Nizbolai P.S: Sariakandi Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Shajeda Begum
(iii) Father's name	:	Late Bonij Uddin Mondal
(iv) GB member's info	:	Branch: Pakulla, Sonatala, Centre # 16(Female), Member ID: 1718, Group No: 06 Member since: 05-03-2012(5 Years) First loan: BDT 10,000/- Existing Loan: BDT 19,500, Outstanding loan: 8,220/-
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-622152
Mother's Contact No.	:	01757-791180
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Shajeda Begum joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONDAL COMPUTER AND STUDIO
Location	:	Nizbolai, Sariakandi, Bogra.
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 15,000/-(from existing business) 23% Required Investment BDT 50,000/-(as equity) 77%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; photo papers, papers and all studio items, etc.▪Average gain on 35% sale.▪The business is operating by entrepreneur. Existing one employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

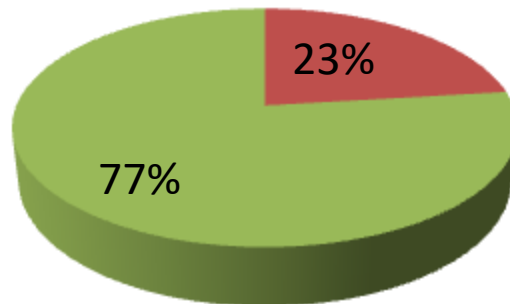
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Studio items	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Studio items	520	15,600	187,200
Total variable Expense (B)	520	15,600	187,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		280	3,360
Salary (self)		4,000	48,000
Guard		120	1,440
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		3,400	40,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Photo papers	35	160	5,600			0	5,600
Papers	22	180	3,960	0	0	0	3,960
Photocopy machine	0	0	0	1	50000	50,000	50,000
Others	1	5440	5,440		0	0	5,440
Total	58	5780	15000	1	50000	50000	65000

Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 50,000
- Total 65,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Studio items	1,100	33,000	396,000	415,800	436,590
Total Sales (A)	1,100	33,000	396,000	415,800	436,590
Less. Variable Expense					
Studio items	715	21,450	257,400	270,270	283,784
Total variable Expense (B)	715	21,450	257,400	270,270	283,784
Contribution Margin (CM) [C=(A-B)]	385	11,550	138,600	145,530	152,807
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		280	3,360	3,360	3,360
Salary (self)		4,000	48,000	48,000	48,000
Guard		120	1,440	1,440	1,440
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,000	60,000	60,000	60,000
Net Profit (E) [C-D]		6,550	78,600	85,530	92,807
Investment Payback			20,000	20,000	20,000

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

SI #	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	78,600	85,530	92,807
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		58,600	124,130
	Total Cash Inflow	128,600	144,130	216,937
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	58,600	124,130	196,937

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:01
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience; 07 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



শিক্ষা প্রতিষ্ঠানের প্রতিষ্ঠাতা ডা. সত্যজিৎ মল্লিক
১৯৫৬ সালে কলকাতা বিশ্ববিদ্যালয় থেকে মেট্রিক
স্বতন্ত্রভাবে অর্জন করেন
১৯৬১, ৬২-৬৩
১৯৬৩-৬৪

গণেশ বিনয়ীকে আত্মা অধীকারক

LOVE is
GARDEN

১৯৬৩-৬৪









শিক্ষা প্রতিষ্ঠানের ছবি ও চিত্রকর্ম আবেদন
কি, শ্রেষ্ঠতম কাজ কর্তৃক সঞ্চালিত টেক্সটবই
প্রতিযোগিতার জন্য বিজ্ঞপ্তি
১. প্রবেশ, ই-নম্বর:
২. তারিখ: ১৫/০৫/১৫।

বাংলাদেশ বিদ্যালয়ে স্বাস্থ্য অধীকারক

LOVE is

Family picture

