

# Proposed NU Business Name: MANIK DIGITAL VIDEO & PHOTOCOPY



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Donbari tangail

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

Name	:	<b>MD: MANIK UDDIN</b>
Age	:	15-07-1993 (24 Years)
Education, till to date	:	Degree
Marital status	:	UNMarried
Children	:	Null
No. of siblings:	:	03 Brother 01 Sister
Address	:	Vill:Baniyajan P.O:Boldiata P.S:Dhanbari Dist:Tangail.
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>MOST : JAMILA BEGUM</b>
(iii) Father's name	:	<b>MD: ATAB ALI</b>
(iv) GB member's info	:	Branch:Baniyajan, Centre # 38 (Male), Member ID: 7401, Group No: 09 Member since: 2005-2011 (05Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 8,000 Outstanding loan: 00.
(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	:	06 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-919888
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: JOMILA BEGUM** Joined Grameen Bank Since 17 Years Ago. At First he Took 5,000 taka Loan from Grameen Bank. Gradually he Took more Loan From GB. He Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

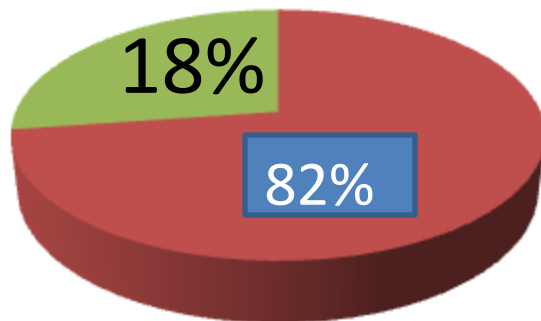
Business Name	:	<b>MANIK DIGITAL VIDEO &amp; PHOTOCOPY</b>
Location	:	Babulbazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 284,000
Financing	:	Self BDT 234,000(from existing business) 82% Required Investment BDT 50,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 10 ft= 120 Square ft
Security of the shop	:	20,00Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes,computer.</li><li>▪Average 8% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
sobe pinting compos etc	1,600	48,000	576000
<b>Total Sales (A)</b>	1,600	48,000	576000
<b>Less. Variable Expense</b>			
sobe pinting compos etc	800	24,000	288000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	800	24,000	288000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity bill		600	7,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		6000	72,000
Entertainment		200	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,100</b>	<b>157,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>130,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Computer	3p		110,000			50,000	160,000
Printer	3p		57,000				57,000
Photocopy machine	1p		45,000				45,000
paper			2,000				2,000
Others			10,000				10,000
Security			20,000				20,000
<b>Total</b>			<b>234,000</b>			<b>50,000</b>	<b>284,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**234,000**  
**Investor Investment:50,000**  
**Total Investment:284,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
sobe pinting compos etc	1,800	54,000	648,000	680,400
<b>Total Sales (A)</b>	1,800	54,000	648,000	680,400
<b>Less. Variable Expense</b>				
sobe pinting compos etc	900	27,000	324,000	340,200
<b>Total variable Expense(B)</b>	900	27,000	324,000	340,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	324,000	340,200
<b>Less. Fixed Expense</b>				
Rent		500	6,000	6,000
Electricity bill		600	7,200	7,300
Transportation		500	6,000	6,000
Salary (self)		5000	60,000	60,500
Salar (staff)		6000	72,000	72,000
Entertainment		200	2,400	2,700
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		300	3,600	3,800
<b>Total fixed Cost (D)</b>		<b>13,100</b>	<b>157,200</b>	<b>158,300</b>
<b>Net Profit (E) [C-D]</b>		<b>13,900</b>	<b>166,800</b>	<b>181,900</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	166,800	181,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		136,800
	<b>Total Cash Inflow</b>	<b>216,800</b>	<b>318,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>136,800</b>	<b>288,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 10 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

