


# Proposed NU Business: VISON DIGITAL CENTER



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Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique

  
**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:SUJON MIYA</b>
Age	:	10-06-1998 ( 21 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: DUBRIYA ,P.O:DUBRIYA,P.S: Nagarpur, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name :MOST:MAMENA BEGUM	:	
(iii) Father's name:MD:INJAL MIYA	:	Branch: VADRA Centre # 44/M (Female),
(iv) GB member's info	:	Member ID: 3342/ 2 Group No:02 Member since: 07-05-2013( 05Years) First loan: BDT = 5000 Last LAN :45,000
	:	Outstanding loan:=13250
<b>Further Information:</b>	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO, etc	:	

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	0 years of business experience.
Own Business and Training Info	:	04years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755115077
Family's Contact No.	:	01795372634
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most:mamena begum** joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VISON DIGITAL CENTER</b>
Location	:	Arecha roard dupriya nagarpar tangail .
Total Investment in BDT	:	BDT ,380,000/-
Financing	:	Self BDT 320,000/- (from existing business) 84% Required Investment BDT 60,000/- (as equity) 16 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10ft= 100square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; bakesh , duchbangla , rupali bank surecash batari , mamori glasspaper, fotopaper, , etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is RENT .</li> <li>▪Collects goods from .tangail</li> <li>- Agreed grace period is 3 months</li> </ul>

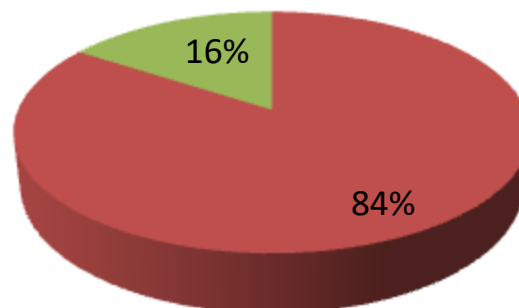
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
ELECTRICT ITEM	4,500	135,000	1,620,000
Servicing	0	0	0
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
ELECTRICT ITEM	3,600	108,000	1,296,000
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		700	8,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		100	1,200
Generator Bill		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>19,000</b>	<b>228,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
bakish	0	0	100000	bakish	0	0	35,000	135,000
duchbangla	0	0	50000	robi	0	0	2,000	52,000
rupalibank sure cash	0	0	20000	grameen lord	0	0	10,000	30,000
chargar	50	100	5000	bangla link			5,000	10,000
batari	50	200	10000	batari	25	200	5,000	15,000
headfhone	30	50	2000	airtal	0	0	3,000	5,000
mamorri card	20	400	8000				0	8,000
glass paper	300	20	6000				0	6,000
fotopaper	0	0	1500				0	1,500
<b>Others</b>		0	0	<b>Others</b>		0	0	0
<b>Secuirity of Shop</b>		0	100000					100,000
<b>Machinaries</b>		0	0					0
<b>Total</b>			<b>320,000</b>				<b>60,000</b>	<b>380,000</b>

## Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 60,000
- Total 380,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
electrict item	5000	150000	1800000	1890000	1984500
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
electrict item	4000	120000	1440000	1512000	1587600
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		1,000	12000	12000	12000
Electric Bill		700	8400	100800	1209600
Transportaion		500	6000	6300	6615
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>93600</b>	<b>182700</b>	<b>1291815</b>
<b>Net Profit (E)= [C-D]</b>		<b>22000</b>	<b>264000</b>	<b>277200</b>	<b>291060</b>
<b>Investment Pay Back</b>			<b>36,000</b>	<b>36,000</b>	<b>36,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	264,000	277200	291060
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		228000	469200
	<b>Total Cash Inflow</b>	<b>324,000</b>	<b>505,200</b>	<b>760,260</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>228,000</b>	<b>469,200</b>	<b>724,260</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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

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সুজন টেলিকম

দুবরিয়া চৌরাস্তা, নাগরপুর, টাঙ্গাইল

১ নম্বর নেটওয়ার্কে  
মাত্র ২১ টাকা বিচার্জে

**আধা  
পরমা**

এটি সেকেন্ড

হ্যান্ড

ROCKET

























bKash

একটি  ব্যাক

বিক

কক



১ নম্বর স্টেটসম্যাক  
আধা  
স্বাস্থ্য

বিকাশ এখন  
টেলিটিক নেটওয়ার্ক

4GB

BANGI



# FAMILY PICTURE

