

Proposed NU Business Name: **MONDAL DIGITAL STUDIO & ELECTRONICS**



Project identification and prepared by: Md. Rafiqul Islam,  
Dhunat Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD.ARMAN HOSSAIN</b>
Age	:	03-04-1989(29Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	Null
No. of siblings:	:	0 1 Brother, 01 Sister
Address	:	Vill: Sonarga P.O:Chikashi, P.S: Dhunat ,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	:	<b>MOST.RUMI KHATUN</b>
(iii) Father's name	:	<b>MD. MAHBOBOR RAHMAN</b>
(iv) GB member's info	:	Branch:Chikashi,Dhanat, Centre # 20(Female), Member ID: 3319, Group No: 05 Member since: 25-02-2002(16Years) First loan: BDT 5,000 /- Outstanding loan: 41680 /-
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	:	03 years experience in running business. He has No Years training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-252858
Family's Contact No.	:	01715-715788
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.RUMI KHATUN** joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

## Proposed Nobin Udyokta Business Info

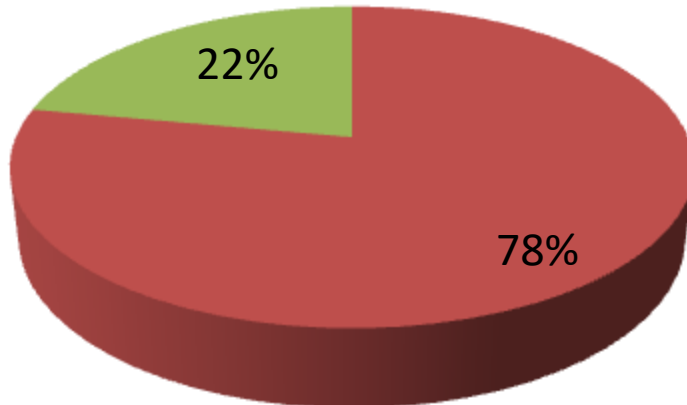
Business Name	:	<b>MONDAL DIGITAL STUDIO &amp; ELECTRONICS</b>
Location	:	Vill:Sonarga P.O:Chikashi, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 136,000/-
Financing	:	Self BDT 106,000/- (from existing business) 78% Required Investment BDT 30,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	13 ft x 08 ft= 104 square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Computer,Printer,Charger,Battery etc	800	24,000	288,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Computer,Printer,Charger,Battery etc	480	14,400	172,800
<b>Total variable Expense (B)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,800</b>	<b>57,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	41000	41,000	0	0	0	41,000
Printer	1	25000	25,000	0	0	0	25,000
Mobile Charger	40	180	7,200	50	180	9,000	16,200
Mobile	4	700	2,800	10	1000	10,000	12,800
Mobile Battery	50	220	11,000	20	200	4,000	15,000
Lemanating Machin	1	2000	2,000	0	0	0	2,000
Electrics item	0	0	4,000	0	0	5,000	9,000
Camera	1	8000	8,000	0	5000	0	8,000
Others	0	0	5,000	0	0	2,000	7,000
<b>Total</b>	<b>0</b>		<b>106,000</b>	<b>0</b>		<b>30,000</b>	<b>136,000</b>



■ Entrepreneur's Contribution 106,000

■ Investor's Investment 30,000

■ Total 136,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Computer,Printer,Charger,Battery etc	1,200	36,000	432,000	453,600	476,280
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Variable Expense</b>					
Computer,Printer,Charger,Battery etc	720	21,600	259,200	272,160	285,768
<b>Total variable Expense (B)</b>	<b>720</b>	<b>21,600</b>	<b>259,200</b>	<b>272,160</b>	<b>285,768</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,000	6,000
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>	<b>57,600</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,600</b>	<b>115,200</b>	<b>123,840</b>	<b>132,912</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	115,200	123,840	132,912
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,200	215,040
	<b>Total Cash Inflow</b>	<b>145,200</b>	<b>227,040</b>	<b>347,952</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,200</b>	<b>215,040</b>	<b>335,952</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sonarga,  
Chikashi,Dhunat,Bogra  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

