

Konika Digital Studio & Computer Training Center



Presented by
Mohammad Rakibul Hasan

NU Identified and PP prepared by
Sonia Sultana (Chandpur Sadar Unit)
Verified By: Md. Nazrul Islam

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	: Mohammad Rakibul Hasan
Age	: 34 years (1/11/1980)
Marital status	: Married
Children	: 02 Son
No. of siblings:	: 02 brother, 01 sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mrs Rashida Begum : Mr. Nurmuhammad Hazra : Branch: Dakhin Matlab , Centre 02/m Loan no-1015/2 , Member since 1999-2012 First loan: Tk.5000 , last loan – 2,00,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others	: N/A : N/A : N/A : N/A : N/A
Education	: HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Present Occupation	:	Digital Studio Business
Trade license		113/14-15
Business Experiences and Training Info	:	16 years Took one week Training from Chandpur
Other Own/Family Sources of Income	:	Younger (Abroad-Malayasia) Agriculture (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Chandpur Sadar Unit
NU Contact info		01813113078

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1999-2012 (13 years). NU invested GB Loan in his business. He Expanded his present Business by using GB loan. They purchased some agricultural land & repaired their own house from the income of his business. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Konika Digital Studio & Computer Training Center
Address/ Location	:	Agrani Bank Road, Munshirhat Bazar, Dakhin Matlab, Chandpur
Total Investment in BDT	:	500000
Financing	:	Self BDT 350000 (from existing business) 70% Required Investment BDT 150000 (as equity) 30%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	80%
(ii) Estimated % of proposed gross profit margin	:	80%
(iii) Agreed grace period	:	05 months.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Present Item</u>			
Computer 02	60000		
Printer 02	20000		
Photocopier (Toshiba 223) 01	80000		
Camera (Digital)	40000		
Laminating Machine	5000		
I.P.S	30000		
Furniture with light stand of Studio	45000		
Advance	50000		
Paper for photo copier, ink for printer& photocopier	20000		
	350000		
<u>Proposed Item</u>			
Digital Camera –Nikon (DSLR) 01	60000		
Umbrella-	40000		
Stationary items (Paper, ink)	50000		
		1500000	
Total Investment	350000	150000	500000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1500	45000	540000
<i>Less: Cost of sales (B)</i>	300	9000	144000
Gross Profit (C) [C=(A-B)]	1200	36000	576000
<i>Less: Operating Costs</i>			
Electricity bill		1500	18000
Shop Rent		1300	15600
Computer , printer, camera & Photocopy Machine Servicing		1000	12000
Mobile		500	6000
Present salary -own		8000	96000
Entertainment		400	4800
Fee+ others		200	2400
Non Cash Item:			
Depreciation Expenses(235000*20%&45000*10%)		4300	51600
<i>Total Operating Cost (D)</i>		17200	206400
Net Profit (C-D):		18800	225600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2000	60000	720000	2500	75000	900000	3000	90000	1080000
<i>Less: cost of sales (B)</i>	400	12000	144000	500	15000	180000	600	18000	216000
Gross Profit (C) [C=(A-B)]	1600	48000	576000	2000	60000	720000	2400	72000	864000
<i>Less: Operating Costs</i>									
Electricity bill		2000	24000		2000	24000		2000	24000
Income from Services (computer, print, photo, camera)		1000	12000		1000	12000		1000	12000
Shop Rent		1300	15600		1300	15600			15600
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Salary Staff		6000	72000		7000	84000		8000	96000
Entertainment		400	4800		400	4800		400	4800
Others		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses(435000*20%&4 5000*10%)		7625	91500		7625	91500		7625	91500
<i>Total Operating Cost (D)</i>		27125	325500		28125	337500		29125	349500
<i>(Net Profit C-D) :</i>		20875	250500		31875	382500		42875	514500
Pay back	60000			60000			60000		
Retained money	190500			322500			454500		

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	250500	382500	514500
1.3	Depreciation (Non cash item)	91500	91500	91500
1.4	Opening Balance of Cash Surplus		282000	696000
	Total Cash Inflow	492000	756000	1302000
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	282000	696000	1242000

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known business man in locality.
- ✓ Provide quality products and services.
- ✓ Experience .

WEAKNESS

- ✓ Less stock.
- ✓ Increase products price.
- ✓ Other competitors

OPPORTUNITIES

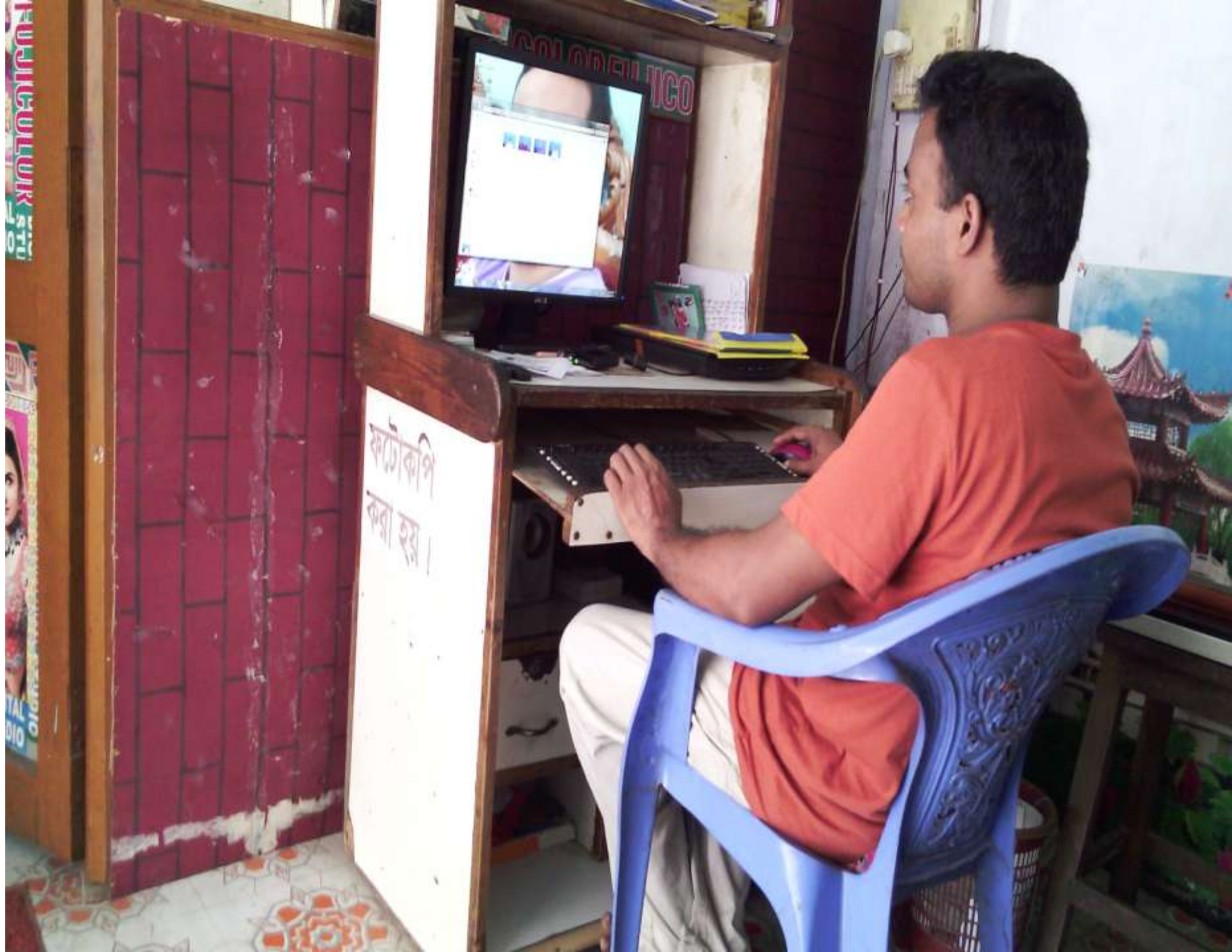
- ✓ Huge demand from locality.
- ✓ Central point of market .

THREATS

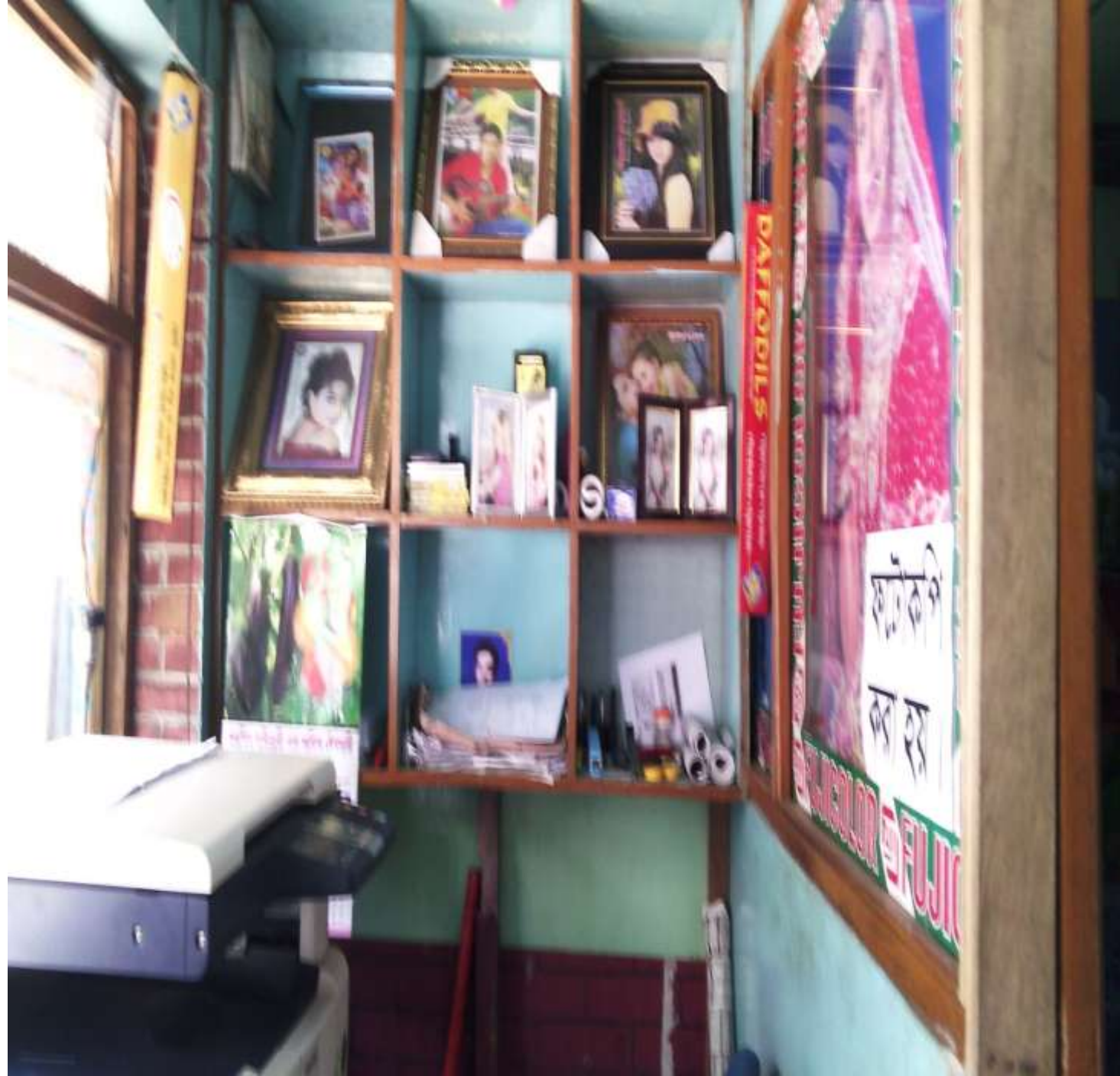
- ✓ Load shading.
- ✓ Fire
- ✓ Political Unrest.















ডায়েরী নং

১১৩/১৪

সিদ্দিকুল হোসেন

উপজেলা

চন্দ্রপুর

জেলা

ইউনিয়ন পরিষদ

বাংলাদেশ

ব্যবসা বাণিজ্যের লাইসেন্স

লাইসেন্স নং ১১৩/১৪

দোকান প্রতিষ্ঠানের নাম কর্নিয়ল ইন্ডিয়ান হুইস্কি ড্রেনিং এন্ড কলিক্যাটের ট্রেডিং সেন্টার তারিখ ১৫/০৮/২০২০

লাইসেন্স প্রাপকের নাম মোঃ সুলতানুল হক

পিতা/ স্বামী নাম মোঃ হুসেইন হুসেইন

ঠিকানা কর্নিয়ল হুইস্কি ড্রেনিং এন্ড কলিক্যাট হুইস্কি হাট

অত্র ইউনিয়নের আওতাধীনে ও বাণীতে ০৫/০৭/২০২০ তারিখ হইতে ০৫/০৮/২০২০

এক বছরকাল হিসাবে তাহার লাইসেন্স এর কোড ০৫/০৭/২০২০

ব্যবসায়ের ধরণ কর্নিয়ল হুইস্কি ড্রেনিং এন্ড কলিক্যাটের ট্রেডিং

ব্যবসা চালাইয়া যাওয়ার জন্য তৎপূর্বক ২০০০ টাকা

(কথায় দুই হাজার টাকা টাকা মাত্র)

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

সিদ্দিকুল হোসেন
চেয়ারম্যান
১৯৯ সিসি পুর ইউনিয়ন পরিষদ
চন্দ্রপুর পল্লী, চন্দ্রপুর

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on August 31, 2015 at GT

For Further Information

Grameen Trust

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