

Proposed NU Business Name: Ritu Digital Studio & Video



Project identification and prepared Md. Deloar Hossain, Kapashia

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Shamol Sarkar
Age	:	2-06-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Polashpur P.O Polashpur:, P.S: Kapashia, Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Maya Rani Sarkar
(iii) Father's name	:	Late. Horekrishno Sarkar
(iv) GB member's info	:	Branch :Chadpur, Centre # 34/(Female), Member ID: 2959, Group No: 04 Member since:07/05/2002(15years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:
(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	:	5years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739890700
Mother's Contact No.	:	01742302045
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Kapashia,Unit,Gajipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Maya Rani joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: Ritu Digital Studio & Video
Location	:	Rownat Bazar
Total Investment in BDT	:	BDT 122000/-
Financing	:	Self BDT 72,000/-(from existing business) 59% Required Investment BDT 50,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	19ft x 20ft= 380 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Studio Items.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented▪Collects goods from Kapashia.▪Agreed grace period is 3 months.

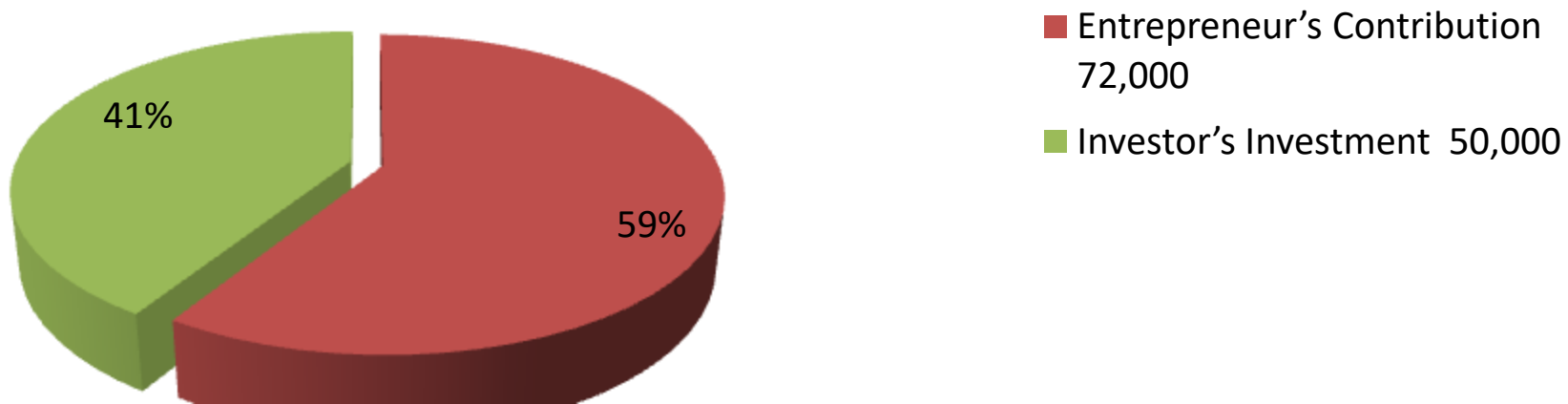
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Studio Items	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Studio Items	900	27000	324000
Total variable Expense (B)	900	27000	324000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		3500	42000
Electric Bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)			0
Guard		200	2400
Entertainment		150	1800
Generator			0
Mobile		300	3600
Total fixed Cost (D)		10150	121800
Net Profit (E) [C-D]		7850	94200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Camera	2	30000	60000				60000
Flash Lighting	2	2000	4000				4000
Blank Caset			3000				3000
Stationary							15000
Computer				1	30000	30000	30000
Printer				1	10000	10000	10000
Scanner				1	5000	5000	5000
Lamenating Machine				1	5000	5000	5000
Others			5000			5000	10000
Total			72000			50000	122000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Cosmetics Item	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense					
Cosmetics Item	2100	84000	1008000	1058400	1111320
Total variable Expense (B)	2100	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)]	1400	21000	252000	264600	277830
Less. Fixed Expense					
Rent		3500			
Electric Bill		1000	12000	12600	13230
Transportation		800	9600	10080	10584
Salary (self)		5000	60000	63000	66150
Salary(staff)			0	0	0
Guard		500	6000	6300	6615
Generator			0	0	0
Entertainment		300	3600	3780	3969
Mobile		500	6000	6300	6615
Total fixed Expenses		11600	139200	146160	153468
Net Profit (E) [C-D]		9400	112800	118440	124362
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	112800	118440	126342
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92800	191240
	Total Cash Inflow	162800	211240	317582
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
3	Total Cash Outflow	70000	20000	20000
	Net Surplus	92800	191240	297582

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

রিতু ডিজিটাল স্টুডিও

এন্ড ভিডিও

শ্রোঃ শ্যামল সরকার



৫ মিনিটে আর্জেন্ট রশ্মিন ছবি, পাসপোর্ট সহ যে কোন সাইজের ছবি তোলা ও প্রিন্ট করা হয়। ছবি থেকে ছবি এবং মোবাইল থেকে ছবি ও নষ্ট ছবি তৈরি করা হয়।
বিয়ে, জন্মদিন, পায়ে হলুদ ও যে কোন অনুষ্ঠানের ভিডিও করা হয়।
গান লোক ও কম্পিউটারে ছবি সাজিয়ে দেওয়া হয়।
ই-মেইল করা যায়।



রাওনাট বাজার, কাপাসিয়া, গাজীপুর। মোবাঃ ০১৭৩৯-৮৯০৭০০, ০১৬২১-৬৫৮২২২

শ্রোঃ শ্যামল
০১৭৩৯-৮৯০৭০০







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রানীগ

FAMILY PICTURE

