

Proposed NU Business Name: **AKASH DIGITAL STUDIO**



Project identification and prepared by: Md.Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKASH SARDAR
Age	:	13-05-1999(18Years)
Education, till to date	:	H.S.C (Student)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill:bethuya, P.O ;muksudpur P.S.Dhohar,Dist.Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MANOSHA RANI SARKAR
(iii) Father's name	:	PRAN KIRISNO
(iv) GB member's info	:	Branch: Muksudpur, Centre # 18 (Female), Member ID: 1733, Group No: 04 Member since: 07-09-2007 (09Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 60000, Outstanding loan: 35,680
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	02years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-519591
Family's Contact No.	:	01742-116587
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MANOSHA RANI SARKAR joined Grameen Bank since 09 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	:	AKASH DIGITAL STUDIO
Location	:	Bagra bazar,sreenagar,munshigong.
Total Investment in BDT	:	BDT 342,300/-
Financing	:	Self BDT 282,300/- (from existing business)82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 21 ft= 567 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; photo copy, photo print, typing etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from palton.▪Agreed grace period is 3 months.

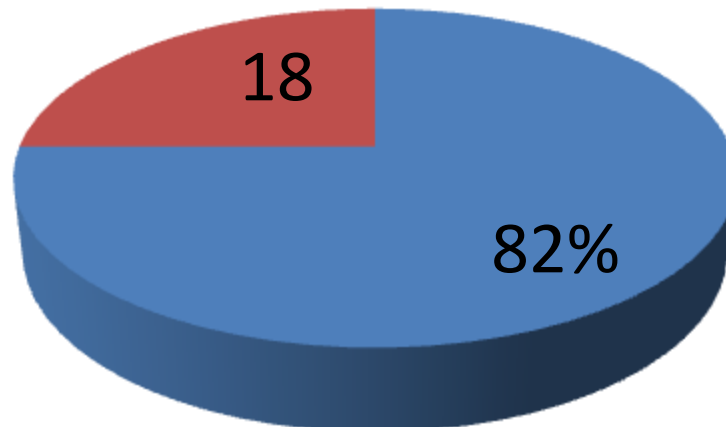
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
photo copy, photo print, typing etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
photo copy, photo print, typing etc.	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1500	18,000
Salary(self)		5,000	60,000
Entertainment		200	2,400
Gird		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		9,050	108,600
Net Profit (E) [C-D]		5,350	64,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Office file	50	50	2500	Photocopy machine	01	60000	60000	62,500
White paper	10	260	2600					2600
Photo frame	10	120	1200					1200
Computer	02	40000	80000					80,000
Photocopy ma.	02	30000	60000					60,000
camera	05	10000	50000					50,000
Printer	03	10000	30000					30,000
i.p.s	01	16000	16000					16,000
security			40000					40,000
Total			282,300				60,000	342,300

Source of Finance

■ Entrepreneur's contibution 282,300 ■ Investor's Investment 60,000 ■ Total 342,300



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
photo copy, photo print, typing etc.	4,200	126,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	126,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
photo copy, photo print, typing etc.	3,570	107,100	1,285,200	1,349,460	1,416,933
Total variable Expense (B)	3,570	107,100	1,285,200	1,349,460	1,416,933
Contribution Margin (CM) [C=(A-B)	630	18,900	226,800	238,140	250,047
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Gird		150	1,800	1,800	1,800
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	47,200	47,200	47,200
Total Fixed Cost		9,050	155,800	156,940	158,137
Net Profit (E) [C-D]		9,850	71,000	81,200	91,910
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	71,000	81,200	91,910
1.3	Depreciation (Non cash item)	47,200	47,200	47,200
1.4	Opening Balance of Cash Surplus		98,200	206,600
	Total Cash Inflow	178,200	226,600	345,710
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	98,200	206,600	325,710

SWOT ANALYSIS

STRENGTH

Employment:0 Self: 01 Family:01 Others:0
Experience & Skill : 02 Years
Own Business :02
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



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Email : prankrisna77@yahoo.com

 ৫ মিনিটে রঙীন ছবি ডেলিভারি

 ভিডিও প্রোগ্রাম করা

 সবধরনের ফ্ল্যাক্সি লোড করা





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