

Proposed NU Business Name: **TRISA STUDIO AND FOTOSSTATE**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAZRUL ISLAM
Age	:	28-09-1982 (34 Years)
Education, till to date	:	Class -8
Marital status	:	Married
Children	:	1 Son & 2 Daughter
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: Jholmolia , P.O:Zeupara ,P .S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SHUFIYA BEGUM
(iii) Father's name	:	Late . TOSIR UDDIN
(iv) GB member's info	:	Branch: Puthia , Centre # 21(Female), Member ID: 2235, Group No: 02 Member since: 2007 to (10 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 39,000
(v) Who pays GB loan installment	:	Self
(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	:	13 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-289920
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUFIYA BEGUM joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TRISA STUDIO AND FOTASSTATE
Location	:	Jholmolia ,Puthia , Rajshahi .
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft = 300 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Studio and Fotasstate Item. ▪Average 50% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is Self . ▪Agreed grace period is 3 months.

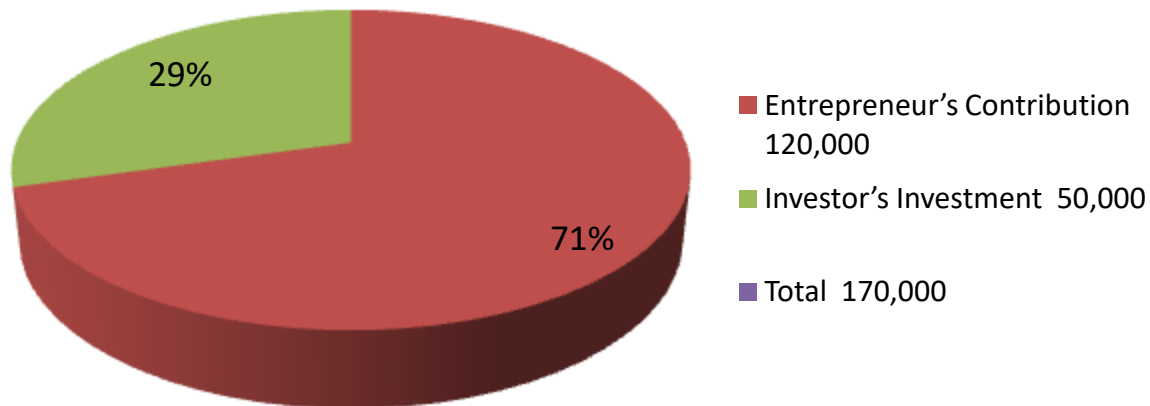
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Studio & Photocopy Item	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Studio & Photocopy Item	375	11,250	135,000
Total variable Expense (B)	375	11,250	135,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		6,450	77,400
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Photocopy me thin (1x60,000)	60,000		60,000
Computer (1x15,000)	15,000		15,000
Camera	40,000	50,000	90,000
Pinter	3,000		3,000
Laminating	2,000		2,000
Total	120,000	50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Studio & Photocopy Item	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Studio & Photocopy Item	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		600	7,200	7,560	7,938
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Guard		150	1,800	1,800	1,800
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		6,650	79,800	80,400	81,030
Net Profit (E) [C-D]		8,350	100,200	108,600	117,420
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	100,200	108,600	117,420
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	80,200	88,600
	Total Cash Inflow	150,200	188,800	206,020
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,200	168,800	186,020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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





