

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



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KHOKON MIA
Age	:	10-08-1994 (23Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Mohasthan P.O MohasthanP.S:Bogra Shodor Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. KHUKI BEGUM
(iii) Father's name	:	MD. TAZEL PRAMANIK
(iv) GB member's info	:	Branch:Gokul, Centre # 14(Female), Member ID: 10601, Group No: 08 Member since: 10-05-2002(17Years) First loan: BDT 10,000 /- Existing Loan: BDT 30,000/- Outstanding loan: BDT21420/-
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	:	06 years experience in running business. 04 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-821485
Family's Contact No.	:	01884-791096
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHUKI BEGUM joined Grameen Bank since 17 years ago. At first she took BDT10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

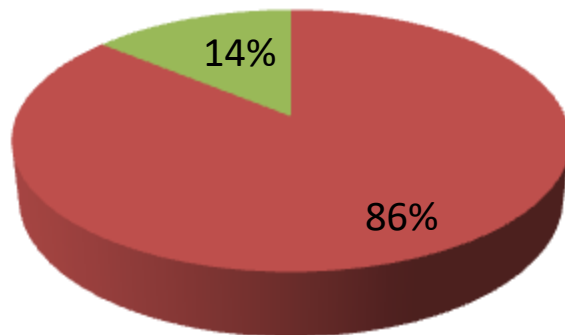
Business Name	:	RIJU DIGITAL STIODIO
Location	:	Mohasthan Bazar, P.S: Mohasthan, Dist: Bogra
Total Investment in BDT	:	BDT 2,14000/-
Financing	:	Self BDT 184000/- (from existing business) 86% Required Investment BDT 30,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 15 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile ecessories, recharge, memory card, etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronic Sales	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Milk production	300	9,000	108,000
Total variable Expense (B)	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
House rant		1,500	18,000
Electricity Bill		3,000	36,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		100	1,200
Generator		300	3,600
Mobile Bill		200	2,400
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		10,700	128,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	50,000	50,000	1	30,000	30,000	80,000
Printer	2	4,000	8,000	0	0	0	8,000
Leminating	1	4000	4,000	0	0	0	4,000
Lejar Paper	1	12000	12,000	0	0	0	12,000
Laptob	2	30000	60,000			0	60,000
Security			50,000			0	50,000
Total	7	100,000	184,000	1	30,000	30,000	214,000

Source of Finance



■ Entrepreneur's Contribution
184,000

■ Investor's Investment 30,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Milk production cost	450	13,500	162,000	170,100	178,605
Total variable Expense (B)	70	10,500	162,000	170,100	178,605
Contribution Margin (CM) [C=(A-B)]	1,050	34,500	378,000	396,900	416,745
Less. Fixed Expense					
House rant		1500	18,000	18,000	18,000
Electricity Bill		3000	36,000	36,000	36,000
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		10,300	123,600	123,600	123,600
Net Profit (E) [C-D]		24,200	254,400	273,300	293,145
Investment Payback			12,000	12,000	12,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	254,400	273,300	293,145
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		242,400	503,700
	Total Cash Inflow	284,400	515,700	796,845
2	Cash Outflow			
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
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	242,400	503,700	784,845

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;Boroshorolpur Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

