

Proposed NU Business Name: **RAISA STUDIO**



Project identification and prepared by: Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMRUL HASAN RASEL
Age	:	16-05-1987 (30Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Bariali ; P.O: Chandana; P.S: Joydevpur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. KAHINUR BEGUM
(iii) Father's name	:	MD. ABUL HOSSAIN
(iv) GB member's info	:	Branch: Bashon, Centre # 2 (Female), Member ID: 5425/1, Group No: 07 Member since: 13-07- 2008(9Years) First loan: BDT 6000/- Last Loan : 460,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	8 years experience in running business. He has No training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01820112211
Family's Contact No.	:	01912001959
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAHINUR BEGUM joined Grameen Bank since 9 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

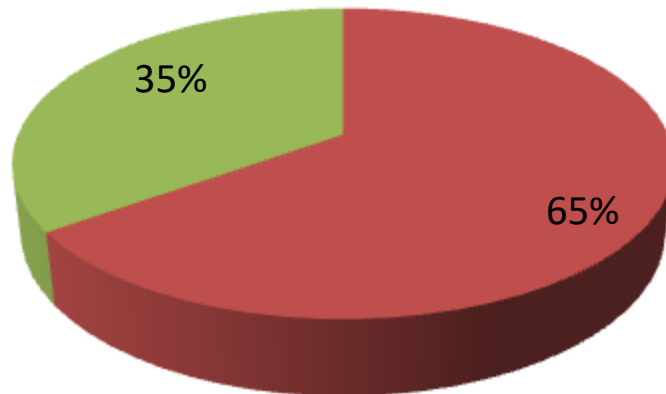
Business Name	:	RAISA STUDIO
Location	:	Bariali Bazer ,Gazipur
Total Investment in BDT	:	BDT 430000/-
Financing	:	Self BDT 280,000/- (from existing business) 65% Required Investment BDT 150,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Camera,Flash,Computer,Mobile Exessorys,Skanner,paper,Printer,Flexiload,IPS,Sound Box etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The Shop Rent.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Studio	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Studio	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		6000	72000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,200	110400
Net Profit (E)= [C-D]		8,800	105600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Camera	1	40000	40,000	0	500	0	40,000
Flash	2	15000	30,000	0	400	0	30,000
Computer	1	30000	30,000	0	45	0	30,000
Mobile Exessorys	1	30000	30,000	1	30,000	30,000	60,000
Skaner	1	10000	10,000	0	25,000	0	10,000
paper	0	10000	0	0	90	0	0
Printer	1	15000	15,000	0	20,000	0	15,000
Flexiload,	5	7000	35,000	0	4,300	0	35,000
IPS	1	30000	30,000	0	0	0	30,000
Sound Box	2	15000	30,000	0	0	0	30,000
Photocopy Machine	0	0	0	1	120,000	120,000	120,000
Security	1	20000	20,000	0	0	0	20,000
Others	1	10000	10,000	0	2000	0	10,000
Total	17	0	280,000	2	0	150,000	430,000



- Entrepreneur's Contribution
280,000
- Investor's Investment
150,000
- Total 430,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Studio	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Studio	3200	96000	1152000	1209600	1270080
Grocery			0		
Total variable Expense (B)	3,200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24000	288000	302400	317520
Less Variable Expense			0		
Rent		2,000	24000	24000	24000
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		6000	72000	72000	72000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		9,500	114,000	115,100	116,200
Net Profit (E)= [C-D]		14,500	174,000	189,300	201,320
Investment Payback			60,000	60,000	60,000

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

SR#	<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	150,000		
1.2	Net Profit	174,000	189,300	201,320
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114,000	243,300
	Total Cash Inflow	324,000	303,300	444,620
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	114,000	243,300	384,620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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



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