

Proposed NU Business Name: **STUDIO TAJMOHAL**



Project identification and prepared by: Md. Rafiqul Islam,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASADUZZAMAN
Age	:	21-03-1983(34Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01Sister
Address	:	Vill: Charpara P.O:Dhunat, P.S: Dhunat ,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.OMELA BEGUM
(iii) Father's name	:	LATE.ABDUL JALIL
(iv) GB member's info	:	Branch:Dhanat, Centre # 66(Female), Member ID: 6993/1, Group No: 07 Member since: 02-01-2008(10Years) First loan: BDT 6,000 /- Outstanding loan: 18,100 /-
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	:	09 years experience in running business. He has No Years training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-307654
Family's Contact No.	:	01785-902158
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. OMELA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

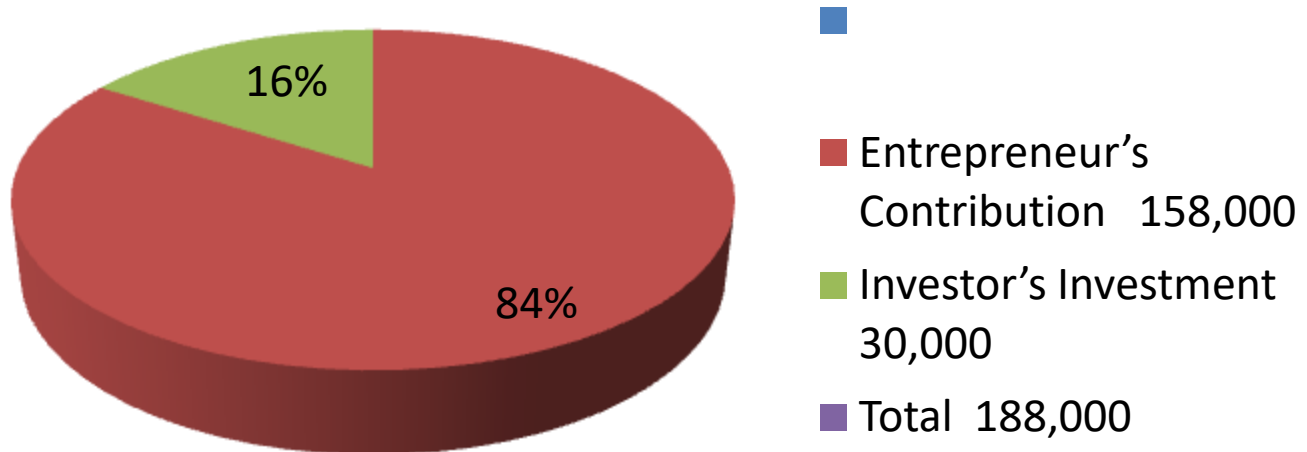
Business Name	:	STUDIO TAJMOHAL
Location	:	Dhunat Bazar,Dhunat,Bogra
Total Investment in BDT	:	BDT 188,000/-
Financing	:	Self BDT 158,000/- (from existing business) 84% Required Investment BDT 30,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 09 ft= 153 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Product cost	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
House rant		3,000	36,000
Electricity Bill		500	6,000
Transportation		-	0
Salary (self)		5,000	60,000
Salary (staf)		4,500	54,000
Mobile Bill		300	3,600
Total fixed Cost (D)		13,300	159,600
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
Camera	1	60000	60,000	0	0	0	60,000
Computer	1	38000	38,000	0	0	0	38,000
Printer	1	5000	5,000	0	0	0	5,000
Lemanating Machine	1	5000	5,000	0	0	0	5,000
Security	0	0	50,000	0	0	0	50,000
Video Camera	0	0	0	1	30000	30,000	30,000
Total	0		158,000	0		30,000	188,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
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					
Purshase cost	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		-	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,500	54,000	54,000	54,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		13,300	159,600	159,600	159,600
Net Profit (E) [C-D]		22,700	272,400	294,000	316,680
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	272,400	294,000	316,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		260,400	542,400
	Total Cash Inflow	302,400	554,400	859,080
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	260,400	542,400	847,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sonarga,
Chikashi,Dhunat,Bogra

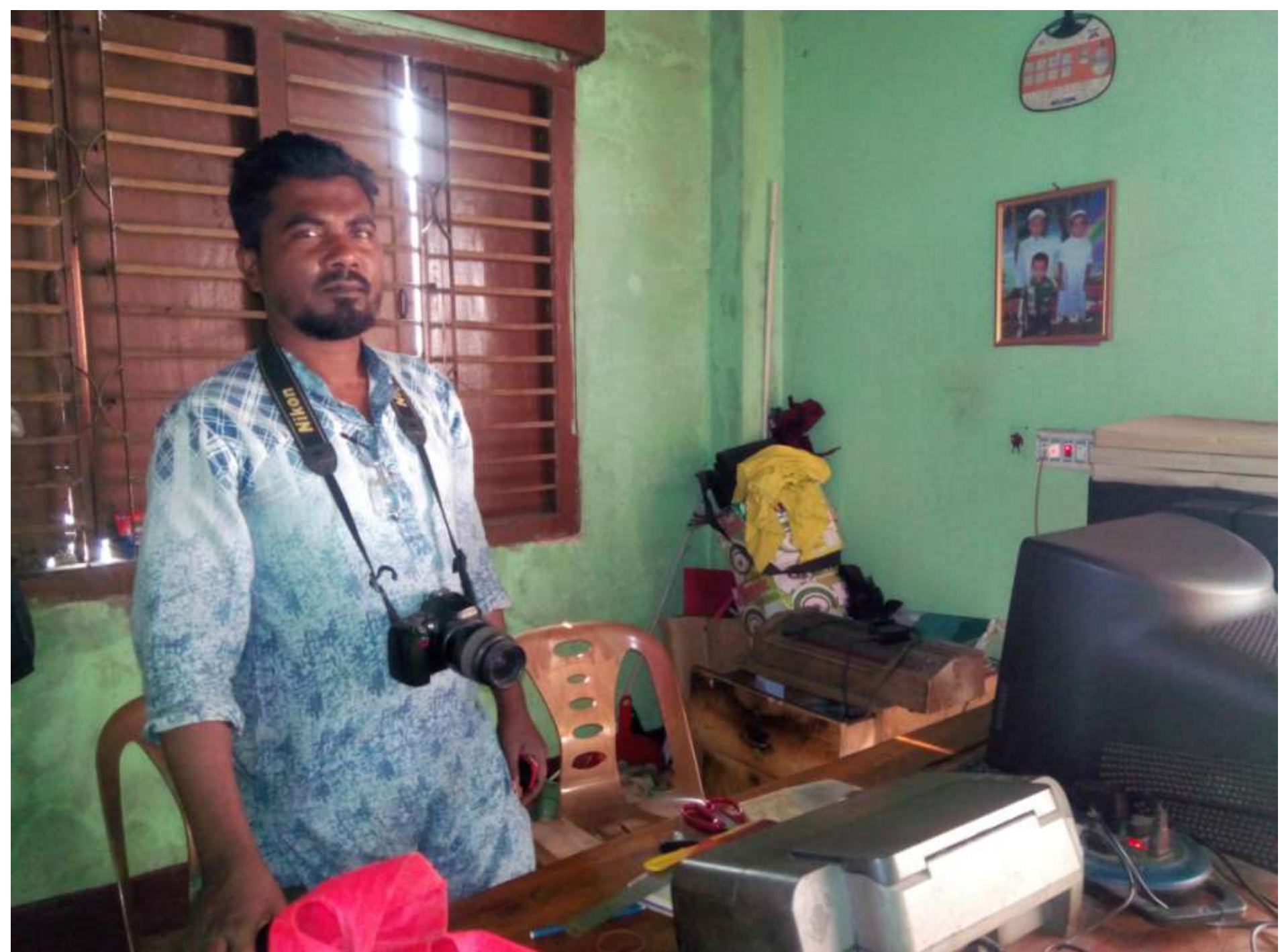
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

