Proposed NU Business Name: SHEULI DIGITAL STUDIO AND PHOTOCOPY



Project identification and prepared by: Rupaly Akter, Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



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Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD KAZI RUMON				
Age	:	08-01-1993 (25 Years)				
Education, till to date	:	Class Eight				
Marital status	:	Unmarried				
Children	:	No				
No. of siblings:	:	01 Sister, 02 Brothers				
Address	:	Vill: Nagor Chor, P.O: Rajfulbaria, P.S: Savar, Dist: Dhaka.				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father ALEYA BEGUM MD ANOWAR HOSSAIN Branch Shovapur, Centre # 49 (Female), Member ID 11293, Group No: 01 Member since: 10-10-2003 (15 Years) First loan: BDT 5,000 Taka.				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 50,000/-, Outstanding loan: 44,500/- Mather No No No				

BRIEF BIO OF THE PROPOSED NOBIN UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Studio Business.
Business Experiences and	:	15 years experience in running business 10 Years in own business
Training Info	:	He has training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-843313
Family's Contact No.	:	01710-209098
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA BEGUM Joined Grameen Bank Since 15 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

Business Name	:	SHEULI DIGITAL STUDIO AND PHOTOCOPY
Location	:	Rajfulbaria Bazar, Savar, Dhaka.
Total Investment in BDT	:	BDT 5,10,000/-
Financing	:	Self BDT 4,10,000(from existing business 80%
		Required Investment BDT 1,00,000 (as equity 20%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop		24ft x 14ft = 336 Square ft.
Implementation	:	 Currently run a Studio Business. The business is operating by entrepreneur. Existing 01 Employees. The business is under Renting. Collects goods from Dhaka. Agreed grace period is 3 months.

Particular Revenue(Sales)

Studio item

Total Sales (A)

Studio item

Electricity bill

Transportation

Salary (self)

Salary(Staff)

Guard

Generator

Bank charge

Total fixed cost (D)

Net Profit (E)= [C-D]

Mobile bill

Entertainment

Rent

Less Variable Expense

Less Variable Expense

Total variable Expense (B)

Contribution Margin (CM) [C=(A-B)

Existing Business (BDT)

4,000 0 4,000 3,200

3,200

800

Daily

Monthly

200,000

120,000

96,000

96,000

24,000

4,500

1,000

5,000

3,000

300

300

150

300

15,050

8,950

500

Yearly

2,400,000

1,440,000

1,152,000

1,152,000

288,000

54,000

12,000

6,000

60,000

36,000

3,600

3,600

1,800

3,600

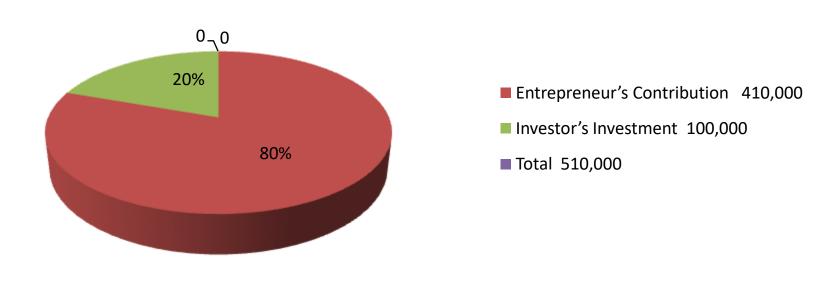
180,600

107,400

Investment Breakdown

	Exis	ting		Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Camera	3	21000	63,000	0	0	0	63,000
Photocopy	3	100000	300,000	1	100000	100,000	400,000
Machine							
Scanner	2	11000	22,000	0	0	0	22,000
Lamenting	2	8000	16,000	0	0	0	16,000
Machine							
Others	0	0	9,000	0	0	0	9,000
Total	0	0	410,000	0	0	100,000	510,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Studio item	5000	150000	1800000	1890000	1984500
	0	0	0	0	C
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
Studio item	4000	120000	1440000	1512000	1587600
			0		
Total variable Expense (B)	4,000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense			0		
Rent		4,500	54000	54,000	54000
Electricity bill		1100	13200	13700	14200
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff 01)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		300	3600	3600	3600
Generator		150	1800	1800	1800
Bank charge		0	0	0	C
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		15,550	184,800	185,900	187000
Net Profit (E)= [C-D]		14450	173400	192,100	209900
Investment Payback			40,000	40,000	40,000

	Cash flow projection on bu	siness plan (rec.	& Pay)	<u> </u>
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	173,400	192,100	209900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133,400	285500
	Total Cash Inflow	273400	325500	495400
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
2.5	Total Cash Outflow	140,000		
3	Net Cash Surplus	133,400		

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 15 Years

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Rajfulbaria Bazar, Savar, Dhaka.

Regular customers;

THREATS

Theft
Political unrest

Pictures

किंपिल फिलिंग

আপনার প্রিয় মূহুর্তের ছবি মগ, প্লেট, টাইলস্ ও গেঞ্জিতে প্রিন্ট করা হয়



















