

Proposed NU Business Name: **M/S: SHILPI STUDIO**



Project identification and prepared by: Md. Belal Hossain
Chagal naiya, feni

Project verified by: Md. Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	JUTAN CHANDRA MOJUMDER
Age	:	30/10/1983 (35 Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	02 Sons 0 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: Shibpur P.O: Fazilpur, P.S: Feni Sadar, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALO RANI MOJUMDER
(iii) Father's name	:	SHRI DAM CHANDRA MOJUMDER
(iv) GB member's info	:	Branch: Ghopal, Centre # 40/(Female), Member ID:4102/1, Group No: 03 Member since: 01-02-2004-2011 (7 YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 00/-
(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	:	17 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01815-627924
Mother's Contact No.	:	01854-472390
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALO RANI MOJUMDER joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

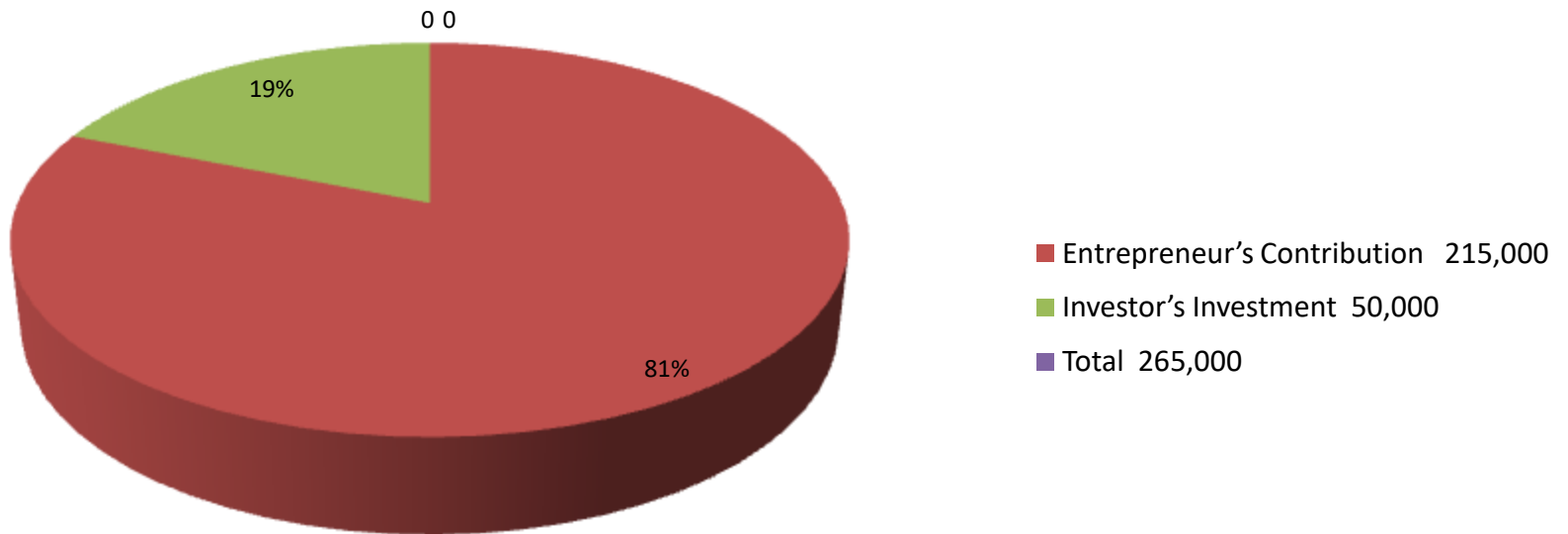
Proposed Nobin Udyokta Business Info

Business Name	:	M/S: SHILPI STUDIO
Location	:	Koroia Bazar, Feni Sadar, Feni.
Total Investment In BDT	:	Bdt 2,65,000/-
Financing	:	Self BDT 2,15,000/- (From Existing Business) 81% Required Investment Bdt,50,000(as Equity) 19%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 10 ft. = 200 Square Ft
Security Of The Shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Book ,Register computer etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 1 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
book,register ,computer,photocopy machine etc.	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
book,register ,computer,photocopy machine etc.	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		150	1800
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8350	100200
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
book	0	0	40,000	0	0	20,000	60,000
register	0	0	20,000	0	0	30,000	50,000
photocopy machine	1	70,000	70,000			0	70,000
computer	2	20,000	40,000			0	40,000
printer	2	10,000	20,000			0	20,000
studio	0	0	20,000			0	20,000
security	0	0	5,000			0	5,000
			0			0	0
Total	5	100000	215,000	0	0	50,000	265,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
book,register ,computer,photocopy machine etc.	2700	81000	972000	1020600	1071630
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
book,register ,computer,photocopy machine etc.	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8350	100200	100780	101369
Net Profit (E)= [C-D]		7850	94200	98910	103856
Investment Pay Back			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	94,200	98910	103855.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74200	153110
	Total Cash Inflow	144,200	173,110	256,966
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	74,200	153,110	236,966

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop,,Koroia Bazar, Feni Sadar,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







