

A Nobin Udyokta Project

SPARSO DIGITAL STUDIO AND VIDEO CENTER



NU Identified and PP Prepared &
Verified by :
Md.Nazrul Islam

Presented by
Md. Arif Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Arif Hossain
Age	:	01-01-1983 (32 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 brothers, 2 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Amena Begum
(iii) Father's name	:	Mr. Sefaetulla
(iv) GB member's info	:	Branch: Volacot - Ramgonj Centre: 10/M ,Group-03 Loanee no-1471 Member since: 25-08-2002, First loan: Tk. 5000 Existing loan: Tk. 110,000, Outstanding: Tk.78000
Further Information:		
(v) Who pays GB loan installment	:	Nobin Udyokta
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	H.S.C

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

Present Occupation	:	Studio Business
Trade License	:	02
Business Experiences	:	05 years : Previously worked in Dhaka for 3 to 4years
Other Own/Family Sources of Income	:	Younger brother works with him
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT -Ramgonj Unit,Lakshmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2002 (12 years). At first she took a loan of 5,000 taka from Grameen Bank. NU expanded his existing business with GB loan and built their own house from the income of Business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SPARSO DIGITAL STUDIO AND VIDEO CENTER
Address/ Location	:	Nagmud Bazar, Ramgonj, Lakshmipur .
Total Investment in BDT	:	6,50,000
Financing	:	Self BDT 4,00,000 (from existing business) - 62% Required Investment BDT 2,50,000 (as equity) - 38 %
Present salary/drawings from business (estimated)	:	10000 Taka
Proposed Salary	:	10000 Taka
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A) Sale mobile Accessories, Mobile Set, cassette etc	800	24000	288000
<i>Less: Cost of sales (B) Mobile Accessories, Mobile set, cassette etc</i>	640	19200	230400
Profit	160	4800	57600
Income from ,servicing, photo printing, photocopy, Video Editing, song load, laminating, scanning copy	1000	30000	360000
Gross Profit (C) [C=(A-B)]	1160	34800	417600
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Generator bill		600	7200
Shop Rent		1000	12000
Night Guard bill		200	2400
Meals for Staff		1000	12000
Mobile bill		500	6000
Present salary/Drawings- self		10000	120000
Present salary-Employee (2)		8000	96000
Others (fee)		500	6000
Non Cash Item:			
Depreciation Expenses(15%) 247000*15% & 43000*10%		3446	41352
Total Operating Cost (D)		25846	310152
Net Profit (C-D):		8954	107448

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: Advance- 50000 Computer (02) set 70000 Photo printer & printer 6 p 50000 Scanner Machine 01 p 3000 Laminating Machine 01 p 4000 I.P.S 25000 Video Camera 01 p 80000 Digital Camera 01 p 15000 Light stand 01 set 3000 Mobile & Accessories 30000 B kash, Dutch- Bangla mobile & Flexi 30000 Furniture 40000	400000		
(ii) Proposed stock items: Digital photo copy Machine (01) 75000 Digital Camera Nikon –D 40000 Laptop 01 p 45000 New Mobile set & Accessories 50000 Bkash 40000		250000	
Total Capital	400000	250000	650000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A) Mobile accessories, Mobile set ,	30000	360000	32000	384000	34000	408000
Less : cost of sales (B)	24000	288000	25600	307200	27200	326400
Profit (A-B)	6000	72000	6400	76800	6800	81600
Income from ,servicing, photo printing, photocopy, Video Editing, song load, laminating, scanning copy, etc	36000	432000	39000	468000	40000	480000
Gross Profit (C) [C=(A-B)]	42000	504000	45400	544800	46800	561600
Less: Operating Costs						
Electricity bill	800	9600	800	9600	800	9600
Generator bill	800	9600	800	9600	800	9600
Shop Rent	1000	12000	1000	12000	1000	12000
Night Guard bill	200	2400	300	3600	300	3600
Meals for Staff	1000	12000	1500	18000	1500	18000
Mobile Bill (SMS & Reporting inclusive)	600	7200	600	7200	600	7200
Proposed Salary- Self	10000	120000	10000	120000	10000	120000
Proposed Salary- Staff (2)	8000	96000	9000	108000	9000	108000
Others (fee)	500	6000	500	6000	500	6000
Non Cash Item:						
Depreciation Expenses(15%)407000*15% &43000*10%	5446	65352	5446	65352	5446	65352
Total Operating Cost (D)	28346	340152	29946	359352	29946	359352
(Net Profit C-D) :	13654	163848	15454	185448	16854	202248
Payback to GT	100000		100000		100000	
Retained Income:	63848		85448		102248	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	250000	-	-
1.2	Net Profit (Ownership Tr. Fee added back)	163848	185448	202248
1.3	Depreciation (Non cash item)	65352	65352	65352
1.4	Opening Balance of Cash Surplus	-	51200	202000
	Total Cash Inflow	479200	302000	469600
2.0	Cash Outflow			
2.1	Purchase of Product	250,000	-	-
2.2	Payment of GB Loan	78000	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100000	100000
	Total Cash Outflow	428000	100000	100000
3.0	Net Cash Surplus	51200	202000	359600

SWOT ANALYSIS

STRENGTH

- Skilled & 5 years experience
- Well known in local areas

➤ **W**EAKNESS

- Opponent in same areas

OPPORTUNITIES

- Center point for business holders
- Beside Main Road

THREATS

- Fire
- Theft

শ্রী মোঃ হারিস হোসেন

স্পর্শ ডিজিটাল স্টুডিও

এন্ড ভিডিও সেন্টার



৫ মিনিটে ছবি প্রিন্ট করা হয়।
যে কোন অন্যান্য ডিজিটাল



গোপাল

সমসাময়িক ছবি স্পর্শ
৫ মিনিটে
প্রিন্ট করা
সেবারী থেকে
প্রিন্ট করা
যে কোন অন্যান্য
ডিজিটাল
কাস্টম
ডিজিটাল
লেমিনেট
স্পর্শ









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For more information
Grameen Trust
Phone No : 9017038
Arif Hossain
Cell No: 01716906885