

Proposed NU Business Name : Shamim Digital Studio



Presented by
Md. Nazrul Islam Miji

Project Identified, Verified and prepared by
Abul Hasnat (Chandpur Sadar Unit)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Nazrul Islam Miji
Age	:	26 years
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 brothers
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. Saleha Begum
(iii) Father's name	:	Mr. Md.Mijanur Rahman
(iv) GB member's info	:	Branch: Torpurchondi Centre # Bishnudi-39/m Loanee no.5494/1, Member since :2010, First loan: Tk. 20000 Existing loan: Tk. 45000, Outstanding: Tk. 20000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	HSC

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

Present Occupation	:	Studio, Computer Services related Business
Trade License		02400
Business Experiences	: :	5 years
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	-
Nu Contact Info		01833805039
NU Project Source/Reference	:	GT Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a GB member since 2010. She took money to help her son in his existing business. NU's Mother redecorated her living house from the income of GB Loan and other daily necessities.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shamim Digital Studio
Address/ Location	:	Shop no Kotha-142/A, Faysal Shopping Complex, Comilla Road, Chandpur.
Total Investment in BDT	:	3,70,000
Financing	:	Self BDT 2,20,000 (from existing business) 59 % Required Investment BDT 1,50,000 (as equity) 41 %
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6500
Proposed Business		
(i) % of present gross profit margin	:	40%
(ii) Estimated % of proposed gross profit margin		41%
(iii) Agreed grace period		11 Months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Existing stock items:			
Advanced- Desk- counter desk- wall desk- 1st moving glass door- 2 nd side wall moving glass- PC desktop - Printer - Digital camera- laminator- Scanner- Epson printer- Others-	50,000 5000 8000 5000 15000 50000 24000 22000 10,000 8000 3000 16000 4000	2,20,000	
Proposed items:			
Digital camera - Photocopy machine-	50,000 1,00,000	1,50,000	
Total Capital			3,70,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1000	30000	360000
<i>Less: Cost of sales (B)</i>	550	16500	198000
Gross Profit (C) [C=(A-B)]	400	13500	162000
<i>Less: Operating Costs</i>			
Electricity bill		900	10800
Shop Rent		2500	30000
Night Guard bill		100	1200
Mobile bill		200	2400
Present salary/Drawings- self		6000	72000
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses		1200	14400
<i>Total Operating Cost (D)</i>		11000	132000
Net Profit (C-D):		2500	30000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1700	51000	612000	18000	54000	648000	1950	58500	702000
<i>Less: cost of sales (B)</i>	1000	30000	360000	1050	31500	378000	1150	34500	414000
Gross Profit (C) [C=(A-B)]	700	21000	252000	750	22500	270000	800	24000	288000
<i>Less: Operating Costs</i>									
Electricity bill		900	10800		900	10800		900	10800
Shop Rent		2500	30000		2500	30000		2500	30000
Night Guard bill		100	1200		100	1200		100	1200
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200		100	1200
Proposed Salary- Self		6500	78000		6500	78000		6500	78000
Others		100	1200		100	1200		100	1200
Non Cash Item:									
Depreciation Expenses		2500	30000		2500	30000		2500	30000
Total Operating Cost (D)		12700	152400		12700	152400		12700	152400
(Net Profit C-D) :		8300	99600		9800	117600		9800	117600
Payback to GT			60000			60000			60000
Retained Income:			39600			57600			57600

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	99600	117600	117600
1.3	Depreciation (Non cash item)	30000	30000	30000
1.4	Opening Balance of Cash Surplus			
	Total Cash Inflow	279600	147600	147600
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan	20000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	230000	60000	60000
3.0	Net Cash Surplus	49600	87600	87600

SWOT ANALYSIS

STRENGTH

Longstanding relationship with GB
Experienced
Determined to develop business in this category.
Well connected with nearby business community & area.

WEAKNESS:

Lack of capital

OPPORTUNITIES:

To enhance income & job opportunity in future.
Growing trend of this kind of work & photography as well as outdoor photography & wedding photography.

THREATS:

Load shedding.
Theft.
Machinery failure .

Pictures

শায়ীম ডিজিটাল হাউস

* ৫ মিনিটে রপ্তানি ছবি
* ছবি থেকে ছবি
* মেমোরী কার্ড থেকে ছবি
* লেমেনোটিং করা হয়

এইচ.এস.সি
রেজাল্ট
পাঠায়া যায়।
১০০০ টকি
পাঠায়া যায়।
১০০০ টকি
পাঠায়া যায়।

৫ মিনিটে
ছবি
দেওয়া হয়



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১০০ টি ডিজিটাল ফটো ১ ডিউপল রিসেল ১০	এই প্রকল্পে দুইটি পরিচালনা করে	এইচ.এস.সি সাবানী সীতা পরিচালনা করে	সিইসিএলি প্রোগ্রাম ১০০ টি ডিজিটাল ফটো ১ ডিউপল রিসেল ১০
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১০০ টি ডিজিটাল ফটো ১ ডিউপল রিসেল ১০	পরিচালনা করে	১০০ টি ডিজিটাল ফটো ১ ডিউপল রিসেল ১০	পরিচালনা করে

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FOR MORE INFORMATION PLEASE CONTACT US

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Presented at GT's Internal Design Lab on March
9,2015 at Grameen Trust

