

*A Nobin Udyokta Project*

# SHAPLA DIGITAL STUDIO AND COMPUTER TRAINING CENTER

শাপলা ডিজিটাল স্টুডিও এন্ড ডিজিটাল সেন্টার

প্রোঃ গোলাম সরওয়ার সবুজ

সাদা, কালো ও রঙীন ছবি ডেলিভারী দেওয়া হয়, এখান থেকে বিশ্বের  
যে কোন দেশে ই-মেইল এর মাধ্যমে পাসপোর্ট ও যাবতীয় কাগজ  
পত্র পাঠানো হয় এবং মোবাইল সামগ্রী পাওয়া যায়।

নাগমুদ বাজার, রামগঞ্জ, লক্ষ্মীপুর। মোবাঃ ০১৭২০-৮১২৩১৩, ০১৭১০-০৯০৩১২

রাফিক-আর্ট  
০১৯২০৫৭২৫৫৪

NU Identified and PP Prepared & Verified by :

**Md. Nazrul Islam**

Presented by

**Md. Golam Sarowar Sobuj**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Golam Sarowar Sobuj
Age	:	15-08-1989 ( 25 years )
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	04 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. Sokina Begum
(iii) Father's name	:	Mr. Ahsan Ullah
(iv) GB member's info	:	Branch: Volacot-Ramgonj              Centre: 10/M ,              Group-09 Loanee no-3053                              Member since: 22-11-2006, First loan: Tk. 5000
	:	Existing loan: Tk. 80,000, Outstanding: Tk.68000
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
	:	
	:	

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

Present Occupation	:	Business
Business Experiences	:	08 years
Training Info		<ul style="list-style-type: none"><li>▪ Previously worked in Dhaka and he has knowledge in mobile servicing and software related works.</li><li>▪ He also provide training to some local young people.</li></ul>
Trade License		41
Other Own/Family Sources of Income	:	Elder Brother works in Abroad
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/ Reference	:	GT -Ramgonj Unit, Laxmipur .

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2006 (9 years). At first she took a loan of 5,000 taka from Grameen Bank. NU expanded his existing business with GB loan. They built their own house from the income of GB Loan. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Shapla Digital Studio and Computer Training Center</b>
Address/ Location	:	Nagmud Bazaar, Ramgonj, Laxmipur .
Total Investment in BDT	:	4,50,000 Taka
Financing	:	Self BDT 2,50,000 (from existing business) - 56% Required Investment BDT 2,00,000 (as equity) 44 %
Present salary/drawings from business (estimated)	:	7000 Taka
Proposed Salary	:	7000 taka
Proposed Business	:	
(i) % of present gross profit margin	:	<b>20%</b>
(ii) Estimated % of proposed gross profit margin	:	<b>20%</b>
(iii) Agreed grace period	:	<b>5 months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (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 <i>servicing, photo printing, photocopy, Comp. Training, song load, laminating, scanning</i>	800	24000	288000
<b>Gross Profit (C) [C=(A-B)]</b>	960	28800	345600
<b><i>Less: Operating Costs</i></b>			
Electricity bill		600	7200
Generator bill		600	7200
Shop Rent		1200	14400
Night Guard bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		7000	84000
Present salary-Employee (2)		8000	96000
Others (fee)		200	2400
<b>Non Cash Item:</b>			
Depreciation Expenses(15%) (147000*15%) (23000*10%)		2029	24348
<b>Total Operating Cost (D)</b>		20129	241548
<b>Net Profit (C-D):</b>		8671	104052

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>(i) Present stock items:</b> Advance- 50000 Computer ( 01) set 30000 Photo printer & printer 3 p 35000 Scanner Machine 01 p 3000 Laminating Machine 01 p 4000 Laptop (2) 60000 Digital Camera 01 p 15000 <b>(ii) Light stand 01 set 3000</b> <b>(iii) Mobile &amp; Accessories 20000</b> <b>(iv) Flexi load 10000</b> <b>(v) Furniture 20000</b>	250000		
<b>(ii) Proposed stock items:</b> New mobile set 80000 I.P.S 30000 Video Camera 45000 Mobile Accessories 30000 photo printer 15000		200000	
<b>Total Capital</b>	<b>250000</b>	<b>200000</b>	<b>450000</b>

# 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
<i>Less : cost of sales (B)</i>	24000	288000	25600	307200	27200	326400
<i>Profit ( A-B)</i>	6000	72000	6400	76800	6800	81600
<i>Income from ,servicing, photo printing, photocopy, Video Editing, song load, laminating, scanning copy, etc</i>	27000	324000	30000	360000	32000	384000
<b>Gross Profit (C) [C=(A-B)]</b>	33000	396000	36400	436800	<b>38800</b>	<b>465600</b>
<b>Less: Operating Costs</b>						
Electricity bill	600	7200	700	8400	800	9600
Generator bill	600	7200	700	8400	800	9600
Shop Rent	1200	14400	1200	14400	1200	14400
Night Guard bill	200	2400	300	3600	300	3600
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	500	6000
Proposed Salary- Self	7000	84000	7000	84000	8000	96000
Proposed Salary- Staff (2 )	8000	96000	9000	108000	9000	108000
Others (fee)	500	6000	500	6000	500	6000
<b>Non Cash Item:</b>						
Depreciation Expenses(237000*15% ) & (23000*10%)	3154	37848	3154	37848	3154	37848
<b>Total Operating Cost (D)</b>	21754	340152	23054	276648	24254	291048
<b>(Net Profit C-D) :</b>	11246	134952	13346	160152	<b>14546</b>	<b>174552</b>
<b>Payback to GT</b>	80000		80000		<b>80000</b>	
<b>Retained Income:</b>	54952		80152		<b>94552</b>	



# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit ( Ownership Tr. Fee added back)	134952	160152	174552
1.3	Depreciation (Non cash item)	37848	37848	37848
1.4	Opening Balance of Cash Surplus		24800	142800
	<b>Total Cash Inflow</b>	<b>372800</b>	<b>222800</b>	<b>355200</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	68000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80000	80000
	<b>Total Cash Outflow</b>	<b>348000</b>	<b>80000</b>	<b>80000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>24800</b>	<b>142800</b>	<b>275200</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Skilled & 8 years experience
- Well known in local areas

## **W**EAKNESS

- Less Stock
- Credit Sale

## **O**PPORTUNITIES

- Center point for business holders
- Beside Main Road

## **T**HREATS

- Theft
- Fire
- Opponent in same areas
- Political Unrest





*Presented at*  
**2<sup>nd</sup> GT Executive SB Design Lab**  
on January 29, 2015 at GT Conference Room

For more information

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