

Proposed NU Business Name: **JOY STUDIO**

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AL AMIN
Age	:	10-08-1987 (30 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Brothers 3 Sister
Address	:	Vill: Baruakhali, P.O: Baruakhali, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHURA BEGUM
(iii) Father's name	:	MD. MOFIJ ALI
(iv) GB member's info	:	Branch: Sikaripara, Centre # 14 (Female), Member ID: 4892, Group No: 08 Member since: 01/01/1988 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 13,000/- Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-182060
Mother's Contact No.	:	01845-056575
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHURA BEGUM joined Grameen Bank since 26 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOY STUDIO
Location	:	Baruakhali Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 166,000/-
Financing	:	Self BDT 1,06,000(from existing business) 71% Required Investment BDT 60,000(as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Photo,Laminating,Compose etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

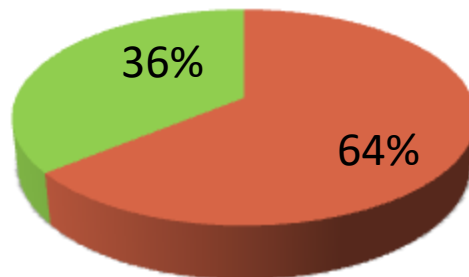
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Studio Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Studio Item	1,875	56,250	6,75,000
Total variable Expense (B)	1,875	56,250	6,75,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	2,25,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Generator		900	10,800
Total fixed Cost (D)		10,800	1,29,600
Net Profit (E) [C-D]		7,950	95,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Camera (DSLR)	01	37,000	37,000	01	50,000	50,000	87,000
Digital Camera	20	12,000	24,000				24,000
Printer	01	20,000	20,000				20,000
Photo paper	05	1,000	5,000				5,000
Others			10,000			10,000	20,000
Security			10,000				10,000
Total			1,06,000			60,000	1,66,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,06,000
- Investor Investment's :- 60,000
- Total :- 1,66,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Studio Item	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Studio Item	2,625	78,750	9,45,000	9,92,250	10,41,863
Total variable Expense (B)	2,625	78,750	9,45,000	9,92,250	10,41,863
Contribution Margin (CM) [C=(A-B)]	875	26,250	3,15,000	3,30,750	3,47,288
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,000	12,000	12,000	12,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Generator Bill		900	10,800	11,000	11,500
Total Fixed Cost		11,200	1,34,400	1,35,200	1,36,200
Net Profit (E) [C-D]		15,050	1,80,600	1,95,550	2,11,088
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,80,600	1,95,550	2,11,088
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,56,600	3,28,150
	Total Cash Inflow	2,40,400	3,52,150	5,39,238
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,56,600	3,28,150	5,15,238

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baruakhaliu Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

জয় ডিজিটাল

সুডিও



ইউনাইটেড কালার ল্যাব

এন্ড ডিজিটাল সাইন





সকলপক্ষে
শুল্ক বাতিল

মোঃ রেজাউল করিম রাজু-কে
আজ্ঞা হারিয়ে
গেটে নিচে

WALTON

	1	2	3	4	5	6
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

For Public Education



জয় ইডিও ডিজিটাল ফোর্সে

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FAMILY PICTURE