

## Proposed NU Business Name: **SHAFIN STUDIO**



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sreenagar unit ,munshigonj  
Project verified by: Md.Shamsul Arefin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD SHA ALAM</b>
Age	:	06-08-1983 (34years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01Son 01Daughter
No. of siblings:	:	02 Brother 02 sisters
Address	:	Vill:putimara,post : Hasara,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHAHNAZ BEGUM</b>
(iii) Father's name	:	<b>MD HABIBUR MOLLAH</b>
(iv) GB member's info	:	Branch: Hasara, Centre # 23 (Female), Member ID: 2448/2, Group No: 03 Member since: 04-12-1995(09Years) First loan: BDT 2,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01708-965994
Family's Contact No.	:	01720-483268
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHNAZE BEGUM** joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAFIN STUDIO</b>
Location	:	Hasara bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 243,500/-
Financing	:	Self BDT 193,500/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	BDT 16,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mother board, processor, ram, mouse etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from sundarbon squire market.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

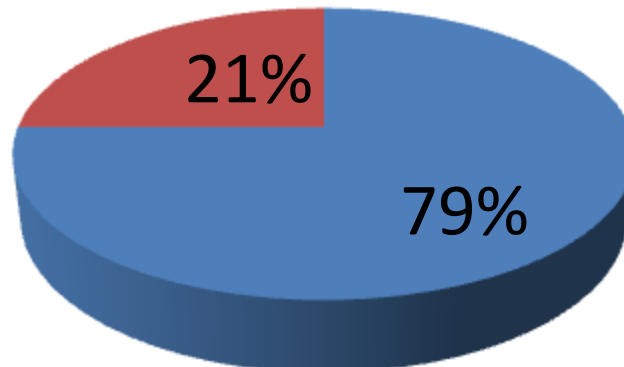
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mother board, processor, ram, mouse etc.	2,800	84,000	1,008,000
from servecing	400	12000	144000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Less. Variable Expense</b>			
Mother board, processor, ram, mouse etc.	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>
<b>Less. Fixed Expense</b>			
Rent		5,700	68,400
Electricity Bill		2000	24,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		150	1,800
Gird		100	1,200
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>23,150</b>	<b>277,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,650</b>	<b>67,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Mother board	02	5000	10000	Photocopy machine	01	50000	50000	60,000
Processor	03	4000	12000					12,000
Ram	04	1000	4000					4,000
Harddix	02	3300	6600					6,600
keyboard	08	250	2000					2,000
Mouse	10	299	2990					2,990
Multipage	15	350	5250					5,250
Mobile battery	15	180	2700					2,700
Charger	20	150	3000					3,000
Monitor	03	3000	9000					9,000
computer	02	50,000	100,000					100,000
printer	02	10,000	20,000					20,000
security			16,000					16,000
<b>Total</b>			<b>193,500</b>				<b>50,000</b>	<b>243,500</b>

## Source of Finance

■ Entrepreneur's contibution 193,500  
 ■ Investor's Investment 50,000  
 ■ Total 243,500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Mother board, processor, ram, mouse etc	3,800	114,000	1,368,000	1,436,400	1,508,220
servicing	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
<b>Less. Variable Expense</b>					
Mother board, processor, ram, mouse etc	3,040	91,200	1,094,400	1,149,120	1,206,576
<b>Total variable Expense (B)</b>	<b>3,040</b>	<b>91,200</b>	<b>1,094,400</b>	<b>1,149,120</b>	<b>1,206,576</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,160</b>	<b>34,800</b>	<b>417,600</b>	<b>438,480</b>	<b>460,404</b>
<b>Less. Fixed Expense</b>					
Rent		5,700	68,400	68,400	68,400
Electricity Bill		2000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Entertainment		150	1,800	1,800	1,800
Gird		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	24,000	24,000	24,000
<b>Total Fixed Cost</b>		<b>23,150</b>	<b>301,800</b>	<b>303,180</b>	<b>304,629</b>
<b>Net Profit (E) [C-D]</b>		<b>11,650</b>	<b>115,800</b>	<b>135,300</b>	<b>155,775</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>115,800</b>	<b>135,300</b>	<b>155,775</b>
1.3	Depreciation (Non cash item)	24000	24000	24000
1.4	Opening Balance of Cash Surplus		119,800	259,100
	<b>Total Cash Inflow</b>	<b>189,800</b>	<b>279,100</b>	<b>438,875</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>119,800</b>	<b>259,100</b>	<b>418,875</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 02 Self: 01 Family:0 Others:0  
Experience & Skill : 08Years  
Own Business :08  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









