

Proposed NU Business Name: **MA DIGITAL STUDEO**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:RAKIBUL ISLAM
Age	:	04-05-1998 (19Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: Aktapara P.O:Nij mawna.P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA AKTER
(iii) Father's name	:	MD;NEOUYAZ UDDIN
(iv) GB member's info	:	Branch:Mawna Sreepur , Centre # 46(Female), Member ID: 4660/1, Group No: 09 Member since: 17-04-2012 (05Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 30,000.Outstanding loan: 24,060/-
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-116807
Family's Contact No.	:	01876-277668
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA AKTER joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA DIGITAL STUDEO
Location	:	Simlapara.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 1,50,000 /-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 15 ft= ft square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Computer,PrinterCamera, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund No employee will be appointed ▪The shop is rented. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Picture, photocopy etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	3,75	11,250	1,35,000
Less. Fixed Expense			
Rent		5,00	6,000
Electricity Bill		3,00	3,600
Transportation		3,00	3,600
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Mobile Bill		3,00	3,600
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Computer	01	40,000	40,000		-	-	40,000
Charger	-	-	-	150	80	12,000	12,000
Battery				100	220	22,000	22,000
Chasing				120	50	6,000	6,000
Head Phone				100	60	6,000	6,000
Printer	01	10,000	10,000	-	-	-	10,000
Camera	01	25,000	25,000				25,000
Security			25,000				25,000
Others						4,000	4,000
Total			1,00,000			50,000	1,50,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Picture, photocopy etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		5,00	6,000	6,000	6,000
Electricity bill		8,00	9,600	9,800	10,000
Transportation		1,300	15,600	15,800	16,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		7,00	8,400	8,600	8,800
Mobile Bill		7,00	8,400	8,600	8,800
Total Fixed Cost		9,000	1,08,000	1,08,800	1,09,600
Net Profit (E) [C-D]		9,000	1,08,000	1,18,000	1,28,540
Investment Payback			20,000	20,000	20,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,08,000	1,18,000	1,28,540
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		63,940	1,61,940
	Total Cash Inflow	1,58,000	1,81,940	2,90,480
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	24,060		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	94,060	20,000	20,000
3	Net Cash Surplus	63,940	1,61,940	2,70,480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

