

Proposed NU Business Name: **SHATI STUDIO AND PHOTOSTATE**



Project identification and prepared by: Zahidul Kamal,
Feni sadar Unit, Feni

Project verified by: Susanta kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMOR CHANDRA DAS
Age	:	22-01-1999 (18 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: abupur ; P.O: shasordi ; P.S: Feni sodor ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	CHONDONA RANI DAS
(iii) Father's name	:	OVILASH CHANDRA DAS
(iv) GB member's info	:	Branch: sasordi, Centre # 30 (male), Member ID: 2474/2 , Group No: 02 Member since: 02-05-2003 (15Years) First loan: BDT 10,000/- Existing loan: BDT 150,000 Outstanding loan: BDT 64,560
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	5 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01973-606909
Family's Contact No.	:	01713-601300
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Feni .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHONDONA RANI DAS joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SHATI STUDIO AND PHOTOSTATE
Location	:	Feni
Total Investment in BDT	:	BDT 258,000/-
Financing	:	Self BDT 208,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 10 ft= 160 square ft
Security	:	30.000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like ; Computer, Printer, Photocopy, laminating, Stationary etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur.▪Collects goods from Feni Sadar▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	4,000	120,000	1,440,000
Computer, Printer, Photocopy, laminating, Stationary etc	4,000	120,000	1,440,000
Total Sales (A)			
Less Variable Expense	3,200	96,000	1,152,000
Computer, Printer, Photocopy, laminating, Stationary etc	3,200	96,000	1,152,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)			
Less Variable Expense		1,200	14,400
Rent		600	7,200
Electricity bill		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Night Guard		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		8,000	96,000
Net Profit (E)= [C-D]		16,000	192,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	18000	18,000	0	0	0	18,000
Printer	1	30000	30,000	0	0	0	30,000
Photocopy	1	70000	70,000	0	0	0	70,000
Bikash	1	50000	50,000	1	40000	40,000	90,000
Mobile Load	1	10000	10,000	1	10000	10,000	20,000
Security	1	0	30,000	0	0	0	30,000
Total	6	178000	208,000	2	50000	50,000	258,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	5,000	150,000	1800000	1890000	1984500
Computer, Printer, Photocopy, laminating, Stationary etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)					
Less Variable Expense	4,000	120,000	1440000	1512000	1587600
Computer, Printer, Photocopy, laminating, Stationary etc	4,000	120,000	1440000	1512000	1587600
Total variable Expense (B)	1,000	30,000	360000	378000	396900
Contribution Margin (CM) [C=(A-B)]					
Less Variable Expense		1,200	14,400	14,400	14,400
Rent		900	10,800	11,300	11,900
Electricity bill		700	8,400	8,800	9,300
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Night Guard		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		8,600	103,200	104,300	105,700
Net Profit (E)= [C-D]		21,400	256,800	273,700	291,200
Investment Payback			20,000	20,000	20,000

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

SR#	<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	256,800	273,700	291,200
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		236,800	490,500
	Total Cash Inflow	306,800	510,500	781,700
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	236,800	490,500	761,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

