

Proposed NU Business Name: **RUPCHAYA DIGITAL STUDIO & VIDEO**



Project identification and prepared by: M H Sweet,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. JOHERUL ISLAM
Age	:	04-11-1993 (24 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: South Vangnahati, P.O: Sreepur, 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	:	MST KHODEJA KHATUN
(iii) Father's name	:	A. KADIR
(iv) GB member's info	:	Branch: Tengra, Centre # 57 (Female), Member ID: 4255/1, Group No: 03 Member since: 2000-2007 (8 Years) First loan: BDT 5,000/-.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: nil
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	3 years experience in running business. 3 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01945-592609
Family's Contact No.	:	01685-681728
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHODEJA KHATUN Joined Grameen Bank Since 9 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

Proposed Nobin Udyakta Business Info

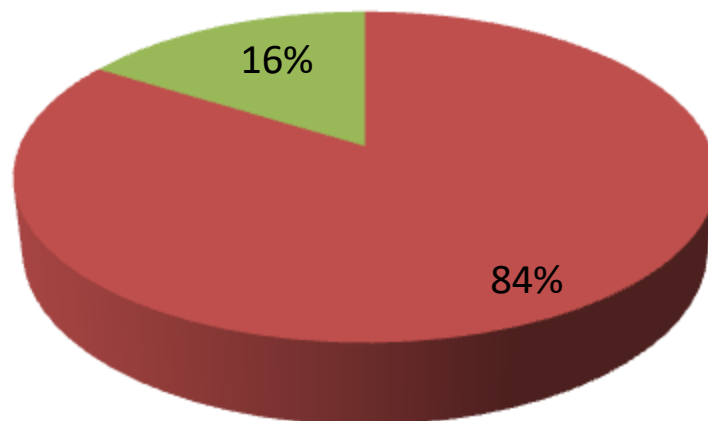
Business Name	:	RUPCHAYA DIGITAL STUDIO & VIDEO
Location	:	Sreepur Bazar
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,60,000(from existing business) 84% Required Investment BDT 50,000 (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft. x 10 ft. = 200 Square ft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up for investment in Computer, Scanner, Camera, Printer, Laminating machine, IPS etc▪Average gain on sale 30%.▪The business is operated by entrepreneur. Existing no employee.▪The place is own.▪Collects goods from Mawna, Gazipur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Computer, Scanner, Camera, Printer, Laminating machine, IPS etc	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Computer, Scanner, Camera, Printer, Laminating machine, IPS etc	1750	52500	630000
Total Variable Expense	1750	52500	630000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		500	6000
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		15600	187200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Computer	1	30,000	30,000	1	40,000	40,000	70,000
Scanner	1	15,000	15,000	0	0	0	15,000
Camera	2	70000	140,000	1	10000	10,000	150,000
Printer	2	20000	40,000	0	0	0	40,000
Laminating Machine	1	5000	5,000	0	0	0	5,000
IPS	1	30000	30,000	0	0	0	30,000
			260,000			50,000	310000

Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 50,000
- Total 310,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Computer, Scanner, Camera, Printer, Laminating machine, IPS etc	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Computer, Scanner, Camera, Printer, Laminating machine, IPS etc	2450	73500	882000	926100	972405
Total Variable Expense	2450	73500	882000	926100	972405
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000	396900	416745
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		800	9600	9900	10200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6900	79200	79600	80000
Net Profit (E)= [C-D]		24600	295200	309960	325458
Investment Pay Back			20,000	20,000	20,000

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

<i>SI #</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	295,200	309960	325458
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		275200	565160
	Total Cash Inflow	345,200	585,160	890,618
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	275,200	565,160	870,618

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures







