

Proposed NU Business Name: **MITHUN DIGITAL PHOTO STUDIO**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Sree Mithun Chandra Mahanta
Age	:	01-12-1995 (23 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Koalikandi ,P.O: Korpur.P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mini Rani Mahanta
(iii) Father's name	:	Komol Chandra Mahanta
(iv) GB member's info	:	Branch: Digdair.Sonatala Centre # 51(Female), Member ID: 5082, Group No: 03 Member since: 15-02-2007 (10Years) First loan: BDT 7,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: BDT 20,484
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Iron Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-050405
Mother's Contact No.	:	01742-655011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mini Rani Mahanta joined Grameen Bank since 10 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITHUN DIGITAL PHOTO STUDIO
Location	:	Korpur,Sonatala,Bogra.
Total Investment in BDT	:	BDT 68,600/-
Financing	:	Self BDT 18,600/-(from existing business) 27% Required Investment BDT 50,000/-(as equity) 73%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Papers etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪One employee will be appointed.▪The shop is rented▪Collects goods from local market▪Agreed grace period is 3 months.

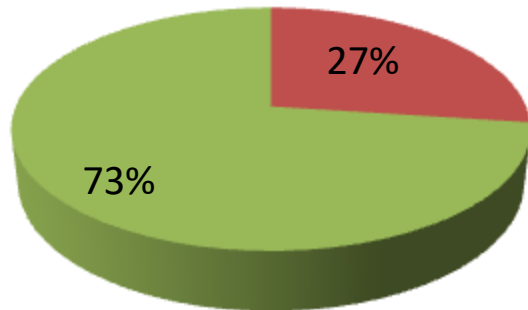
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Studio Service	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Studio Service	840	25,200	302,400
Total variable Expense (B)	840	25,200	302,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		-	0
Transportation		-	0
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		250	3,000
Guard		-	0
Generator		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Paper	4	250	1,000	1	50,000	50,000	51,000
Photo Paper	6	100	600	0	0	0	600
Laminate Paper	10	200	2,000	0	0	0	2,000
Others	1	15000	15,000	0	0	0	15,000
Total	21	15550	18600	1	50000	50000	68600

Source of Finance



- Entrepreneur's Contribution 18,600
- Investor's Investment 50,000
- **Total 68,600**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Studio Service	1,600	48,000	576,000	604,800	635,040
Total Sales (A)	1,600	48,000	576,000	604,800	635,040
Less. Variable Expense					
Studio Service	1,120	33,600	403,200	423,360	444,528
Total variable Expense (B)	1,120	33,600	403,200	423,360	444,528
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		-	0	0	0
Transportation		-	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		250	3,000	3,000	3,000
Guard		-	0	0	-
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,700	80,400	80,400	80,400
Net Profit (E) [C-D]		7,700	92,400	101,040	110,112
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,400	101,040	110,112
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		72,400	153,440
	Total Cash Inflow	142,400	173,440	263,552
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	72,400	153,440	243,552

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

