

Proposed NU Business Name : **Refat Telecom & Studio**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Alim Vill: Kochubari Vata, Union: 6 no. Auliapur, Upazila: Sadar, District: Thakurgaon
Age	:	27 Years
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	04 Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Ajifa Khatun
(iii) Father's name	:	Md. Aminul Islam
(iv) GB member's info	:	<i>Branch:</i> Balia Thakurgaon, <i>Centre #</i> 14/Mo, <i>Loan no.:</i> 2893, Member since 1991, First loan: Tk. 5,000 Existing loan: Tk. 10,000, Outstanding: Tk. 5,162
Further Information:		
(v) Who pays GB loan installment	:	His father pays GB loan installment.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation (Besides own business, i.e., persuading further studies, other business etc.)	:	He has 10 khata agriculture land and 1 bigha leased land. It covers his yearly food expenses.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>10 years in studio business. He started business with only Tk. 198,000 three years ago.</p> <p>He worked in a studio for 7 years as an assistant and gathered experience.</p>
Other Own/Family Sources of Income	:	Father earns from agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01739 989721
NU's National ID No.	:	9419415286164
NU Project Source/Reference	:	GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Ajifa Khatun took loan amounting **Tk. 5,000** from Grameen Bank in the year of 1996 for purchasing a cow.
- Gradually several times she took loan for her farm, for purchasing land, cultivation and repairing house.
- Her last loan is being used by her husband. At present she has three cows and from it's income she maintains her family.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Refat Telecom & Studio</i>
Address/ Location	:	Chowdhury Haat, Salondor, Thakurgaon
Total Investment in BDT	:	Tk. 445,000
Financing	:	Self Tk. 275,000 (from existing business) Required Investment Tk. 170,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 6,000
Proposed Salary	:	Taka 7,000
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 43%
(ii) Estimated % of proposed gross profit margin	:	On an average 43%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income Photo copy	850	23,800	285,600
Sales income- Photography & Others	450	12,600	151,200
Sales income (A)	1,300	36,400	436,800
Cost of product- Photo copy	510	14,280	171,360
Cost of product –Photography & Others	225	6,300	75,600
Less: Cost of Sale (B)	735	20,580	246,960
Gross Profit (C) [C=(A-B)]	565	15,820	189,840
Less: Operating Cost:			
Electricity bill		1,500	18,000
Shop Rent		1,100	13,200
Night Guard bill		100	1,200
Entertainment		800	9,600
Present Salary (Self)		6,000	72,000
Salary (Assistant)		2,500	30,000
Other Cost		100	1,200
Non Cash Item:			
Depreciation Expenses		792	9,500
Total Operating Cost (D)		12,892	154,700
Net Profit (C-D):		2,928	35,140

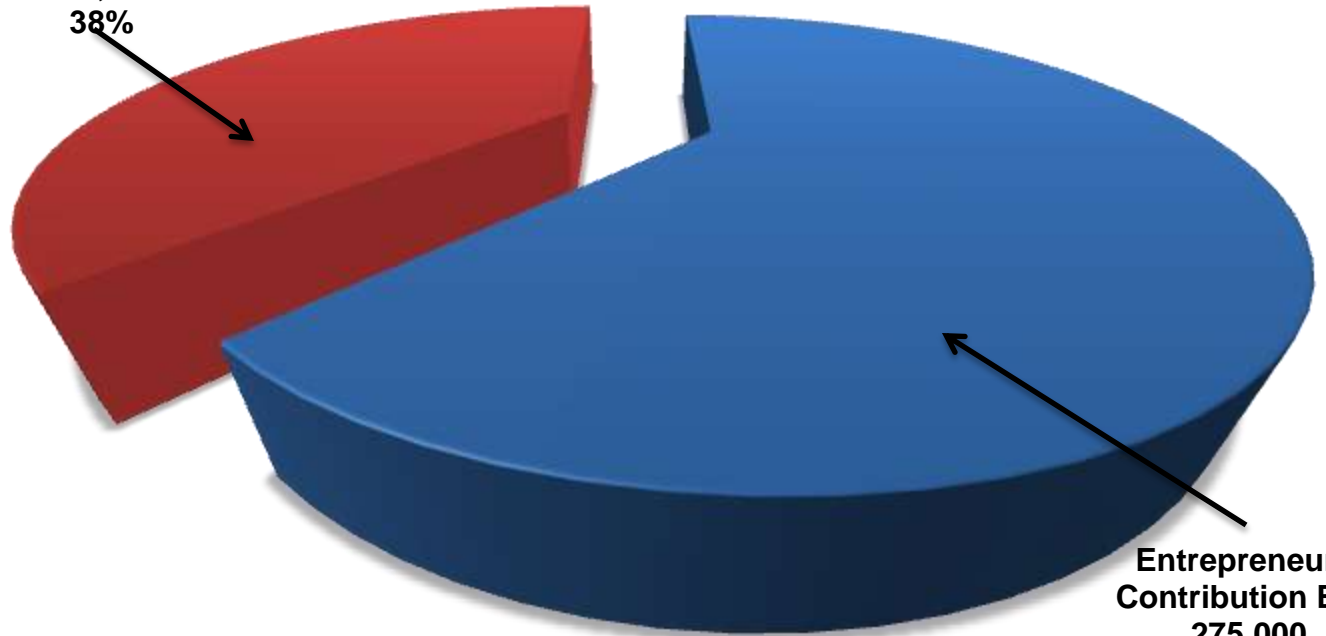
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Equipments:	-	-	-
Photocopy Machine -Cannon 1215, 2ps	97,000	-	97,000
Photocopy Machine -Toshiba Model 4560, 1ps	-	105,000	105,000
Computer (Clone)	40,000	-	40,000
Printer-Cannon 2ps, Epson R230 1ps	30,000	-	30,000
Camera- Sony Cyber shot	11,000	-	11,000
Camera- Nikon D5200, 24.1MP DX Format	-	65,000	65,000
Laminating Machine	4,000	-	4,000
Papers, Invitation card, Photo paper etc.	8,000	-	8,000
Decoration	25,000	-	25,000
Advance for shop	60,000	-	60,000
Total Capital	275,000	170,000	445,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 275,000
- Investor's Investment BDT 170,000
- Total Capital BDT 445,000

Investor's
Investment BDT
170,000
38%



Entrepreneur's
Contribution BDT
275,000
62%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales-Photo copy	1,148	32,130	385,560	1,320	36,950	443,394	1,518	42,492	509,903
Estimated Sales-Photo & other	585	16,380	196,560	673	18,837	226,044	740	20,721	248,648
Total Estimated Sales (A)	1,733	48,510	582,120	1,992	55,787	669,438	2,258	63,213	758,552
Less: Cost of Sale-Photo copy	689	19,278	231,336	792	22,170	266,036	911	25,495	305,942
Less: Cost of Sale-Photo & other	293	8,190	98,280	336	9,419	113,022	370	10,360	124,324
Total Cost of Sale (B)	981	27,468	329,616	1,128	31,588	379,058	1,281	35,856	430,266
Gross Profit (C) [C=(A-B)]	752	21,042	252,504	864	24,198	290,380	977	27,357	328,285
Less: Operating Cost:									
Electricity bill		1,900	22,800		1,950	23,400		2,000	24,000
Shop Rent		1,100	13,200		1,100	13,200		1,100	13,200
Night Guard bill		100	1,200		100	1,200		100	1,200
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400
Entertainment		800	9,600		800	9,600		800	9,600
Ownership Transfer Fee		-	-		1,333	16,000		1,500	18,000
Proposed Salary-Self		7,000	84,000		7,000	84,000		7,000	84,000
Proposed Salary-Staff (1)		2,500	30,000		2,500	30,000		2,500	30,000
Other Cost		200	2,400		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses		2,208	26,500		2,208	26,500		2,208	26,500
Total Operating Cost (D)	-	16,008	192,100	-	17,492	209,900	-	17,708	212,500
Net Profit (C-D):	-	5,034	60,404	-	6,707	80,480	-	9,649	115,785
Retained Income			60,404			140,884			256,669

Notes: 1. Agreed Grace Period: One year
 2. Investment Payback Installment : Monthly installment including ownership transfer fee from 2nd year.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	170,000	-	-
1.2	Net Profit	60,404	96,480	133,785
1.3	Depreciation Expenses	26,500	26,500	26,500
1.4	Opening Balance of Cash Surplus	-	86,904	113,884
	Total Cash Inflow	256,904	209,884	274,169
2.0	Cash Outflow			
2.1	Purchase of Equipments	170,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	-	96,000	108,000
	Total Cash Outflow	170,000	96,000	108,000
3.0	Total Cash Surplus	86,904	113,884	166,169

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Ownership of Business: Own
- Experience and good reputation (10 yrs.)

WEAKNESS

- Credit sale (realizes fully)

OPPORTUNITIES

- Located in a bazaar
- In the area no. of college 2, School 3 and 5
NGO Offices
- The capital of Entrepreneur will be Tk.
531,659 after 3 years excluding payback of
investor's money.
- Less competition.

THREATS

- Increase of competitors
- Political unrest (Hortal)

Presented at 31st Design Lab (executive session)
on 21st September, 2014 at Yunus Center .

Thank you

Pictures







Thank You