

A Nobin Udyokta Project

SOIKOT DIGITAL STUDIO AND VIDEO

আজকের ছবি আগামী দিনের স্মৃতি...

সৌকত

ডিজিটাল স্টুডিও এন্ড ভিডিও

- ১৫ মিনিটে রঙিন ছবি ডেলিভারী দেওয়া হয়।
- ১৫ রঙিন ফটোকপি করা হয়।
- ১৫ লেমেনেটিং করা হয়।
- ১৫ যে কোন অনুষ্ঠানে ভিডিও করা হয়।
- ১৫ ই-মেইল করা হয়।
- ১৫ কসমেটিকস্ সামগ্রী পাওয়া যায়।

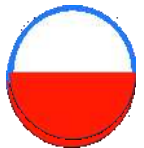
শ্রোঃ সুমন পাল, 01713-638537
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NU Identified, Verified and PP Prepared by :
Md.Nazrul Islam (Ramgonj Unit)

Presented by
SOMAN PAL

GRAMEEN TRUST



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

Present Occupation	:	Studio Business
Trade License No	:	01
Business Experiences	: :	05 years
Other Own/Family Sources of Income	:	Father (Fruit seller)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT -Ramgonj Unit, Laxmipur .
NU's Contact Info	:	Holding –kumar bari ,vill-Athakora p/o-Athakora Ramgonj,Laxmipur, Mobile no-01713638537

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2006 (8 years). At first she took a loan of 5000 taka from Grameen Bank. NU,s Father expanded his existing Fruit business with GB loan. They also repair their house from the income of business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SOIKOT DIGITAL STUDIO AND VIDEO
Address/ Location	:	Athakora Bazar , Ramgonj, Laxmipur .
Total Investment in BDT	:	330000 taka
Financing	:	Self BDT 1,80,000 (from existing business) - 55% Required Investment BDT 1,50,000 (as equity) 45%
Present salary/drawings from business (estimated)	:	5000
Proposed Salary	:	5000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: Advance- 20000 Computer (01) set 17500 printer 01 15000 Laminating Machine 01 p 3500 Video camera 01 p 60000 Digital Camera 01 p 6000 Light stand 01 set & E. Fan 3000 Cosmetics 30000 Furniture 25000	180000		
(ii) Proposed stock items: Cosmetics 50000 Stationary 30000 Gift Item 20000 photo copy machine (Samsung 8.5-14) 22000 Decoration 28000		150000	
Total Capital	180000	150000	330000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (A) Sale cosmetics	700	21000	252000
<i>Less: Cost of sales (B)</i>	595	17850	214200
Profit	105	3150	37800
Income from ,servicing, photo printing, photocopy, song load, laminating, scanning copy, studio photo ,	400	12000	144000
Gross Profit (C) [C=(A-B)]	505	15150	181800
<i>Less: Operating Costs</i>			
Generator Bill		300	3600
Electricity bill		300	3600
Shop Rent		1000	12000
Night Guard bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		5000	60000
Others (Entertainment, transport, tax etc)		200	2400
Non Cash Item:			
Depreciation Expenses(105000*15%,25000*10%)		1520	18240
Total Operating Cost (D)		8820	105840
Net Profit (C-D):		6330	75960

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year(3)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)Cosmetics, stationary & Gift	30000	360000	32000	384000	34000	408000
<i>Less : cost of sales (B)</i>	25500	306000	27200	326400	28900	346800
<i>Profit (A-B)</i>	4500	54000	4800	57600	5100	61200
<i>Income from ,servicing, photo printing, photocopy, Video Editing, song load, laminating, scanning copy,</i>	15000	180000	15000	180000	1500	180000
Gross Profit (C) [C=(A-B)]	19500	234000	19800	237600	20100	241200
<i>Less: Operating Costs</i>						
Electricity bill	300	3600	300	3600	400	4800
Shop Rent	1000	12000	1000	12000	1000	12000
Generator	300	3600	300	3600	300	3600
Night Guard bill	200	2400	200	2400	200	2400
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	500	6000
Proposed Salary- Self	5000	60000	5000	60000	5000	60000
Others (Entertainment, Transport & others)	500	6000	500	6000	500	6000
Non Cash Item:						
Depreciation Expenses(127000*15% &53000*10%	2029	24348	2029	24348	2029	24348
<i>Total Operating Cost (D)</i>	9829	117948	9829	117948	9929	119148
(Net Profit C-D) :	9671	116052	9971	119652	10171	122052
Payback to GT		60000		60000		60000
Retained Income:		56052		59652		62052

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	116052	119652	122052
1.3	Depreciation (Non cash item)	24348	24348	24348
1.4	Opening Balance of Cash Surplus	-	80400	164400
	Total Cash Inflow	290400	224400	310000
2.0	Cash Outflow			
2.1	Purchase of Product	150000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	80400	164400	250000

SWOT ANALYSIS

STRENGTH

- Skilled & 5 years experience
- Well known in local areas
- Good servicing for local people

WEAKNESS

- Opponent in same areas
- Credit Sale
- Less stock

OPPORTUNITIES

- Center point for business holders
- Beside Main Road in front of High School
- demand in locality

THREATS

- Fire
- Theft
- Political Unrest



স্বাস্থ্যের প্রতি মানুষের স্নেহ।

স্নেহ

ডিজিটাল স্টুডিও এন্ড ভিডিও

- ডিজিটাল ফিল্ম এন্ড ভিডিও
- ডিজিটাল ফটো
- ডিজিটাল প্রিন্টিং
- ডিজিটাল স্ক্যানিং
- ডিজিটাল কপি
- ডিজিটাল ডিস্ক
- ডিজিটাল স্টোরেজ
- ডিজিটাল সফটওয়্যার

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For more information

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