Proposed NU Business Name: SANJIDA DIGITAL STUDIO



Project identification and prepared by: Md. Raju Ahmed, Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta					
Name	:	SHEIKH SHAHINUR			
Age	:	20-02-1985 (31 Years)			
Education, till to date	:	Class 8			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	5 Brothers 2 Sisters			
Address	:	Vill: Tikorpur , P.O: Agla, P.S: Nobabgonj, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOMOTAJ SHEIKH YAR ALI Branch: Komorgonj, Centre # 44(Female), Member ID: 3381/2, Group No: 04 Member since: 1-1-1984-1999 (15Years) First loan: BDT 2,000			
Further Information:		Existing Loan: BDT NIL, Outstanding loan: NIL			
(v) Who pays GB loan installment (vi) Mobile lady	:	Father 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	:	6 years experience in running business.
Training Info	:	He has NO training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937846308
Mother's Contact No.	:	01829206595
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAJ joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info	

Self BDT 90000/-(from existing business) 53%

Required Investment BDT 80000/-(as equity) 47%

■The business is planned to be scaled up by investment in existing

no

■The business is operating by entrepreneur. Existing

Business Name	••	SANJIDA DIGITAL STUDIO
Location	•	Tikorpur, Nobabgonj, Dhaka

BDT 5,000/-

BDT 5,000/-

employees.

■The shop is rented.

20ft x 10ft= 300 square ft

■ Average 20% gain on sale.

goods like; Mobile accessories.

Collects goods from Nobabgonj.

Agreed grace period is 3 months.

Location	:	Tikorpur, Nobabgonj, Dhaka
Total Investment in BDT	••	BDT 170,000/-

Financing

Present salary/drawings

Proposed Salary

Implementation

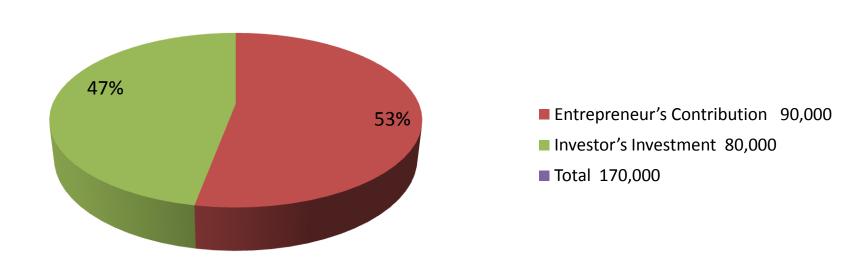
Size of shop

from business (estimates)

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Mobile accessories	2410	72300	867600			
Total sales (A)	2410	72300	867600			
Less Variable Exp.						
Mobile accessories	1928	57840	694080			
Total Variable exp. (B)	1928	57840	694080			
Contribution Margin CM [C= (A-B)	482	14460	173520			
less fixed exp.						
Rent		2000	24000			
Electricity bill		1000	12000			
Transportation		1000	12000			
Salary (self)		5000	60000			
Entertainment		200	2400			
Guard		100	1200			
Mobile		300	3600			
total fixed cost (D)		9600	115200			
Net profit (E) [C-D]		4860	58320			

Investment Breakdown							
	Exis	ting	Proposed				
Particulars Qty. Unit Price		Amount	Qty	ty Unit Am		Proposed	
			(BDT)		Price	(BDT)	Total
Charger	100	80	8,000	100	80	8,000	16,000
Baterry	10	200	2,000	200	200	40,000	42,000
Cable	100	50	5,000			0	5,000
Memory card	200	150	30,000	100	120	12,000	42,000
Head phone	100	80	8,000	200	100	20,000	28,000
Cover	100	60	6,000			0	6,000
others	50	100	5,000			0	5,000
Security			26,000				26,000
Total	660		90,000	600		80,000	170,000

Source of Finance



Financial Projection						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Mobile accessories	3180	95400	1144800	1202040	1262142	
Total Sales (A)	3180	95400	1144800	1202040	1262142	
less variable Expenses						
Mobile accessories	2544	76320	915840	961632	1009714	
Total variable Expenses (B)	2544	76320	915840	961632	1009714	
Contribution Margin (CM)= (A-B)	636	19080	228960	240408	252428.4	
Less Fixed Expenses						
Rent		2000	24000	24000	24000	
Electricity bill		1000	12000	12000	12000	
Transportation		1200	14400	14400	14400	
Salary (self)		5000	60000	60000	60000	
Entertainment		300	3600	3600	3600	
Guard		100	1200	1200	1200	
Mobile		400	4800	4800	4800	
Total Fixed Cost		10000	120000	120000	120000	
Net Profit (E) (C-D)		9080	108960	120408	132428.4	
Investment Payback			32000	32000	32000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	108,960	120,408	132428.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76,960	165368
	Total Cash Inflow	188960	197368	297796.4
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	76,960	165368	265796.4

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 06 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

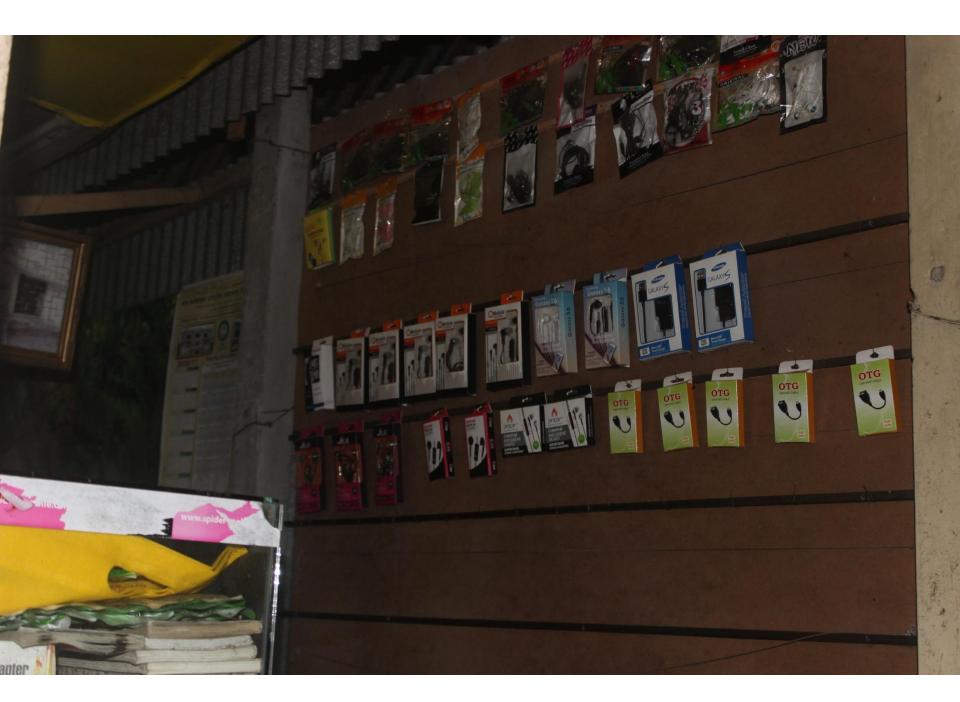
Pictures



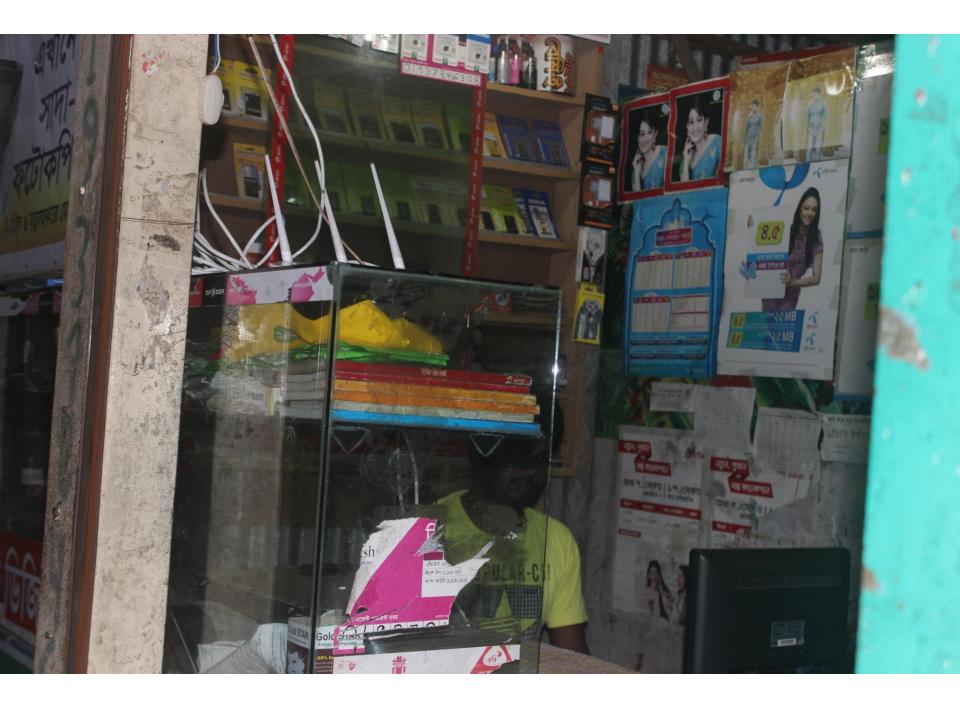
















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FAMILY PICTURE

