

Proposed NU Business Name: **KONIKA PHOTO GALARY**



Project identification and prepared by: MD. SOHEL
MIA, Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.APU ISLAM
Age	:	15/04/1990(26 Years)
Education, till to date	:	MBA.
Marital status	:	Married
Children	:	1 Son.
No. of siblings:	:	1Brother, 4 Sisters.
Address	:	Vill:Rani nagor, P.O:Goramara ,P.S: Bhoyalia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Alia Begum.
(iii) Father's name	:	MD. Shiful SALAM.
(iv) GB member's info	:	Branch: Mosroil pava,Centre #50 (Female), Member ID: 4041, Group No:01 Member since:(2005 to 2015) and she rejoin 2/3/17(10 Years) First loan: BDT 10,000/=
Further Information:		Existing Loan: BDT 20,000/=, Outstanding loan:20,000/=
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735557892
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Alia Begum joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TISTA BOTIC
Location	:	Boro bhon gram,
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 340,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	
Size of shop	:	24 ft x 10ft= 240 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer,Scanner,printer,camara etc.▪The business is operating by entrepreneur. Existing one employee.▪Avarage gain 50%▪The shop is rent.▪Agreed grace period is 3 months.

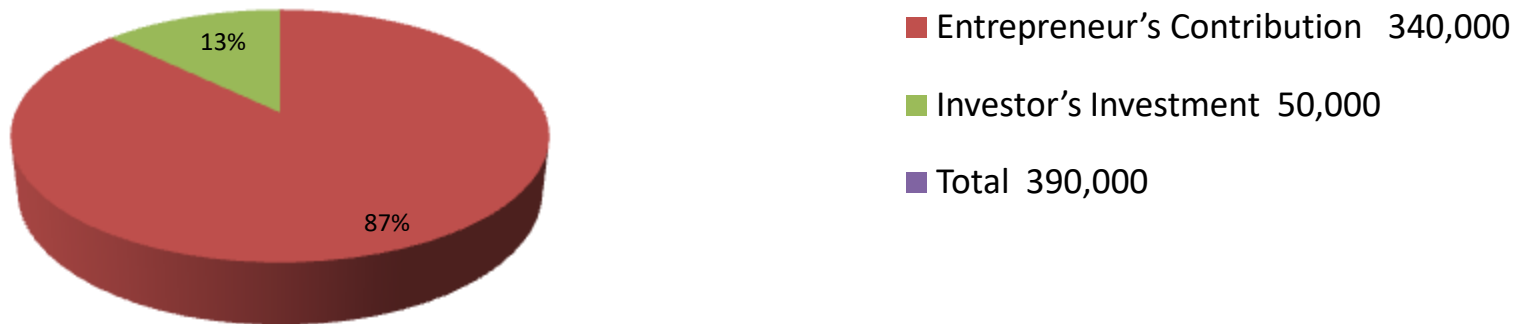
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
picture,apply,laminating,othres	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
picture,apply,laminating,othres	1,500	45,000	540000
Total variable Expense (B)	1,500	45,000	540000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540000
Less. Fixed Expense			
Rent		20000	240,000
Electricity Bill		2600	31,200
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		300	3,600
Salary (staff)		4000	48,000
Bank service Charge			0
Total fixed Cost (D)		32,500	390,000
Net Profit (E) [C-D]		12,500	150,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Computer,camara,scaner,printer,lamina ting .	340000		340,000
Lab machine.		50000	50000
		0	
Total	340,000	50,000	390,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
picture,apply,laminating,othres	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense			0		0
picture,apply,laminating,othres	1750	52500	630000	661500	694575
Total variable Expense (B)	1750	52500	630000	661500	694575
Contribution Margin (CM) [C=(A-B)]	1750	52500	630000	661500	694575
Less. Fixed Expense					
Rent		20000	240000	240000	240000
Electricity Bill		2600	31200	31200	31300
Mobile Bill		300	3600	3600	3700
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3700
Entertainment		300	3600	3700	3800
Salary (staff)		4000	48000	48000	48000
Security Gard		0	0		
Bank service Charge			100	100	100
Total Fixed Cost		32500	390100	390200	390600
Net Profit (E) [C-D]		20000	239900	271300	303975
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	239900	271300	303975
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		219900	471200
	Total Cash Inflow	289,900	491200	775175
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	219,900	471200	755175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 7 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Mony chotthor shaheb bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

KONICA Photo Gallery



- 91735557892
- spuistam256@gmail.com
- Monichattar, Saheb Bazar

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হ-মেহল

করা হয়

হরি তোলা

প্রিন্ট করা হয়



- এখানে সেখানে
- নটিক, সিক্রেট
- প্রোগ্রামিং
- এম্বলিয়ার
- C.V
- সোপাইল

KONICA Photo Gallery

এই দিকে টানুন
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লো হয় ।
করা হয় ।

আজেন্ট
ছবি তোলা
হয় ।







