

Proposed NU Business Name: **KONICA DIGITAL STUDIO**



Project identification and prepared by: Md. Delower Hossain
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAYFUL
Age	:	08-10-1990 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Amrait P.O: Amrait -1743, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALMA
(iii) Father's name	:	MD. TARA MIA
(iv) GB member's info	:	Branch: Barishab, Kapashia, Centre # 59 (Female), Member ID: 6480, Group No: 10 Member since: 20/01/2002 to 2017 (15 Years) First loan: BDT 5,000/-, Existing Loan: 100,000/- Outstanding Loan: 33,500/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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 04 years training
Other Own/Family Sources of Income	:	Vehicle Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-625628
Family's Contact No.	:	01760-128761, 01776-609343
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA joined Grameen Bank since 15 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KONICA DIGITAL STUDIO
Location	:	Amrait Bazar, Gazipur
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 sq. ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Computer, Printer, DSLR Camera, Photo Stand Machine etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Purana Paltan, Dhaka .▪Agreed grace period is 3 months.

Existing Business

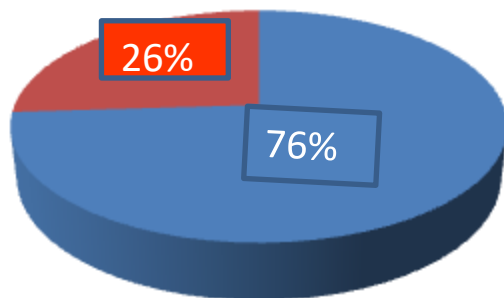
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Computer, Printer, DSLR Camera, Photo Stand Machine, Flexiload etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Computer, Printer, DSLR Camera, Photo Stand Machine, Flexiload etc.	1,875	56,250	675,000
Total variable Expense (B)	1,875	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		800	9,600
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,950	107,400
Net Profit (E) [C-D]		9,800	117,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Total	Unit	Unit price	Total	
Computer	01	20000	20,000		-	-	20000
Printer	02	15000	30,000	-	-	-	30000
DSLR Camera	01	30000	30,000	-	-	-	30000
Photo Stand Machine	-		-	01	65000	65,000	65000
IPS	01	20000	20,000	-	-	-	20000
Umbrella	02	15000	30,000	-	-	-	30000
Flexiload	04	5000	20,000	-	-	-	20000
Other Items	-	-	-	-	-	5,000	5000
Security	-	-	50,000	-	-	-	50000
Total			200,000			70,000	270000

Source of Finance



- Entrepreneur's Contribution- 2,00,000
- Investor's Investment- 70,000
- Total Investment- 2,70,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Computer, Printer, DSLR Camera, Photo Stand Machine, Flexiload etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Computer, Printer, DSLR Camera, Photo Stand Machine, Flexiload etc.	2,625	78,750	945,000	992,250	1,041,863
Total variable Expense (B)	2,625	78,750	945,000	992,250	1,041,863
Contribution Margin (CM) [C=(A-B)]	875	26,250	315,000	330,750	347,288
Less. Fixed Expense					
Rent		2,000	24,000	36,000	42,000
Electricity Bill		800	9,600	10,200	10,800
Transportation		850	10,200	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		9,150	109,800	124,660	134,000
Net Profit (E) [C-D]		17,100	205,200	206,090	213,288
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	205,200	206,090	213,288
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		177,200	355,290
	Total Cash Inflow	275,200	383,290	568,578
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	177,200	355,290	540,578

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

৫ মিনিটে আর্জেন্ট ছবি ডেলিভারী দেওয়া হয়

৫ মিনিটে আর্জেন্ট ছবি ডেলিভারী দেওয়া হয়

বিসমিল্লাহির রাহমানির রাহিম



কনিকা ডিজিটাল স্টুডিও

পরিচালনায়ঃ মোঃ রুবেল প্রধান, প্রোঃ সাইফুল প্রধান

সেবাসমূহঃ



মিনিটে ছবি, ছবি থেকে ছবি, মোবাইল থেকে ছবি, ই-মেইল, ফটোকপি, লেমিনেটিং করা হয়।

মোবাইলঃ 01776609343, 01937-263767, 01757625628

সিকদার মার্কেট, গোসিংগা রোড, আমরাইদ বাজার, কাপাসিয়া, গাজীপুর।

FUJICOLOR DIGITAL STUDIO
৫ মিনিটে আর্জেন্ট ছবি ডেলিভারী দেওয়া হয়।

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স্বস্তি স্বস্তি
১৩/১০/০০৭১







FAMILY PICTURE

