

Proposed NU Business Name: SABUZ DIGITAL PHOTO STUDIO &PHOTO STATE



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Sonatala unit.Bogra.

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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SABUZ MONDOL
Age	:	30-10-1985 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	5 Sisters
Address	:	Vill: Luxinarayan para, P.O: kopur, P.S: Sonatala Dist: Bogra.
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. Anjuman ara
(iii) Father's name	:	Md. Abdul Jalil
(iv) GB member's info	:	Branch: Digdair, Sonatala, Centre # 40 (Female), Member ID: 3889, Group No: 07 Member since: 05-01-2003(14 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 16480/-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-642923
Mother's Contact No.	:	01726-244853
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Anjuman ara Begum joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SABUJ DIGITAL PHOTO STUDIO AND PHOTOSTAT
Location	:	Korpur bazar,Sonatala, Bogra.
Total Investment in BDT	:	BDT 1,00,00/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Mobile,Charger,Battery switch and others Sale.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Local Market, Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Excessories sales	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Mobile Excessories cost	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
House rant		400	4,800
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobile	5	1200	6,000	25	1,200	30,000	36,000
Charger	10	70	700	30	70	2,100	2,800
Battery	12	210	2,520	35	210	7,350	9,870
Switch	60	22	1,320	0	0	0	1,320
Electric cables	2	1200	2,400	0	0	0	2,400
Switch Board	200	40	8,000	0	0	0	8,000
Led Bulb	15	150	2,250	0	0	0	2,250
Bulb	240	20	4,800	0	0	0	4,800
Others	1	2010	2,010	1	10550	10,550	12,560
Security	1	20000	20,000	0	0	0	20,000
Total	546		50,000	1	12,030	50,000	100,000

Source of Finance



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- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobile Excessories sales	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Mobile Excessories cost	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
House rant		400	4,800	4,800	4,800
Electricity Bill		500	6,000	6,000	6,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,400	76,800	76,800	76,800
Net Profit (E) [C-D]		8,600	103,200	112,200	121,650
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	103,200	112,200	121,650
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		83,200	175,400
	Total Cash Inflow	153,200	195,400	297,050
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	83,200	175,400	277,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:
Experience & Skill : 10 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Karpur
Bazer,Sonatala,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

