

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



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Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SAJIB CHANDRA SARKER</b>
Age	:	18-06-1987 (30 Years)
Education, till to date	:	Class - Eight
Marital status	:	Married
Children	:	0 Son 01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill:Saibabad, P.O: Bastoly, P.S: Kaliakair, 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	:	<b>RUPI RANI</b>
(iii) Father's name	:	<b>OKIL CHANDRA SARKER</b>
(iv) GB member's info	:	Branch: Ataboho Kalikori, Centre # 15 (Female), Member ID: 2114, Group No: 01 Member since: 20-01-1997-2013 ( 20 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 50,000/-, Outstanding loan:11,500/--
(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	:	12 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-105323
Mother's Contact No.	:	01811-367823
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RUPI RANI** joined Grameen Bank since 20 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

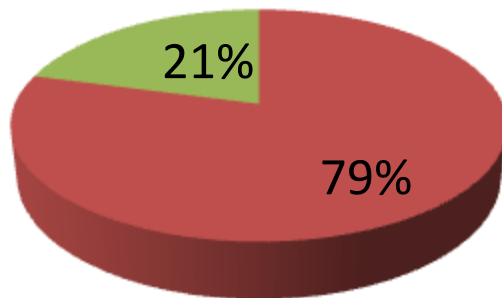
Business Name	:	<b>PRITY DIGITAL STUDIO</b>
Location	:	Chandura,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,90,000/-(from existing business) 79% Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 07 ft= 112 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as Studio</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka Polton.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Computer,Camera,Printer,Paper ETC	2700	81000	972000
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Computer,Camera,Printer,Paper ETC	1890	56700	680400
Total Variable Expense	1890	56700	680400
Contribution Margin (CM) [C=(A-B)]	810	24300	291600
Less Fixed Expense			
Rent		3500	42000
Electric Bill		500	6000
Transportation		10000	120000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		150	1800
Mobile Bill		200	2400
Total Fixed Cost (D)		19450	233400
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Computer	1	32,000	32,000			0	32,000
Printer	1	15,000	15,000			0	15,000
Paper	20	100	2,000			0	2,000
Photocopy Machi			0			50,000	50,000
			0			0	0
			0			0	0
Security			120,000			0	120,000
Others			21,000			0	21,000
			0			0	0
			0			0	0
	22	47100	190,000	0	0	50,000	240000

## Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 50,000
- Total 240,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Computer,Camera,Printer,Paper ETC	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Computer,Camera,Printer,Paper ETC	1960	58800	705600	740880	777924
<b>Total Variable Expense</b>	<b>1960</b>	<b>58800</b>	<b>705600</b>	<b>740880</b>	<b>777924</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25200</b>	<b>302400</b>	<b>317520</b>	<b>333396</b>
<b>Less Fixed Expense</b>					
Rent		3500	42000	42000	42000
Electric Bill		500	6000	6300	6600
Transportaion		10000	120000	126000	132300
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>19450</b>	<b>233400</b>	<b>239800</b>	<b>246500</b>
<b>Net Profit (E)= [C-D]</b>		<b>5750</b>	<b>69000</b>	<b>72450</b>	<b>76073</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	69,000	72450	76072.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		49000	101450
	<b>Total Cash Inflow</b>	<b>119,000</b>	<b>121,450</b>	<b>177,523</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>49,000</b>	<b>101,450</b>	<b>157,523</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire

Pictures



প্রীতি ডিজিটাল স্টুডিও



প্রীতি স্টুডিও  
এখানে ছবি তোলুন  
ও ফটোকপি করুন



স্টুডিও

কর্ড  
কর্ড  
কর্ড



সিডিও  
সিডিও



# FAMILY PICTURE

