

A Nobin Udyokta Project

Mim Digital Studio



Presented by : Mithu Dabonath

NU Identified and PP Prepared by : Md. Abubakar Siddiq

Verified By: Md. Ballal Hossain

Ramganj Unit
Anchal-2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mithu Dabonath
Age	:	30-12-1993 (23 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	01 Brother, 03 Sisters
<i>Parent's and GB related Info</i> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input type="text"/> Father <input type="text"/> : Sanda Rani Nath : Rakhal Nath : Member since: 01-08-2009 Branch: Bhatra Ramganj, Centre no.48/M, Group:02 ;Loanee No.9652; First loan:5,000/- Existing loan: 16,000/-Outstanding: 5,792/-
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	: Father : N/A : N/A : N/A : N/A
Education	:	Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Studio Business
Trade License Number	:	809
Business Experiences and Training Info	:	(08 years) He get training from Mim digital studio & Mobile servicing shop at Mirgonj, Lakshmipur.
Other Own/Family Sources of Income	:	His father works as a Tailor at Paniala bazar.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01839093333
NU Project Source/Reference	:	GT Ramganj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2009. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in Husband's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Mim Digital Studio
Address/ Location	:	Paniala Bazar, Ramgonj.
Total Investment in BDT	:	3,94,600/-
Financing	:	Self BDT : 3,44,600 (from existing business) - 87% Required Investment BDT : 50,000 (as equity) -13%
Present salary/drawings from business (estimates)	:	BDT =7,000/-
Proposed Salary	:	BDT= 7,000/-
Proposed Business % of present gross profit margin	:	15%
Estimated % of proposed gross profit margin	:	15%
Agreed grace period	:	02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock items			
1.Shop advance	20,000/-		
2.Gift	15,000/-		
3.Frame	2,000/-,		
4.Computer(03)	40,000/-		
5.Photocopy Machine 01 p	40,000/		
6.Photo printer & printer 1 p	10,000/-		
7.Scanner Machine 01 p	3,000/-		
8.Laminating Machine 01 p	4,000/-		
9.DSLR Camera 01 p	10,000/-		
10.Fan 02 p	600/-		
11.Flexi load	20,000/-		
12.Bkas	1,00,000/-		
13.Rocket	50,000/-		
14.Decoration(Rake ,Thai ,Table)	30,000/-		
			3,44,600/-
<u>Proposed Stock item: (**)</u>			
1.Mobile items			
Sampony 20 p		20,000/-	
Winmax 10 p		10,000/-	
Walton 10 p		10,000/-	
King star 5 p		5,000/-	
2.Charger		2,000/-	
3.Battery		3,000/-	
			50,000
Total Capital	3,44,600/-	50,000/-	3,94,600/-



ସମ୍ପ୍ରଦାନ ସ୍ଥାପନାମାନଙ୍କ ତାଲିକା :-

୨୧	ସାକ୍ଷୀ ଗ୍ରନ୍ଥ	= 20,000/-
୨୨	ସିମ୍ପାଟ	= 20,000/-
୨୩	କ୍ଷମା	= 2,000/-
୨୪	କାମ୍ପୋଜର = (06)	= 80,000/-
୨୫	ସୁପାକାମି (ସମ୍ପଦ) = (02)	= 80,000/-
୨୬	ସ୍ମିଲାର = (02)	= 20,000/-
୨୭	କ୍ଷମାର = (02)	= 6,000/-
୨୮	ଲୋକାଲୋଡିଂ = (02)	= 8,000/-
୨୯	DSLR କ୍ୟାମେରା = (02)	= 20,000/-
୩୦	(କ୍ୟାମ = 02)	= ୫୦୦/-
୩୧	ସିମ୍ପାଲୋଡ	= 20,000/-
୩୨	ସିକାକ	= 2,00,000/-
୩୩	ସକ୍ରିଟ	= ୫୦,୦୦୦/-
୩୪	ସେକ୍ସନାଲ (କମ୍ପ, ସାଫ୍ଟ, ପ୍ରିଣ୍ଟର)	= 60,000/-
(ମୋଟ) -		6,88,୫୦୦/-

ପ୍ରିଭାତୀକୃତ ସ୍ଥାପନାମାନଙ୍କ ତାଲିକା :-

୨୧	ସାକ୍ଷୀ ଗ୍ରନ୍ଥ	= 20,000/-
* Sampony - 20 p	= 20,000/-	
* winmax - 20 p	= 20,000/-	
* walton - 20 p	= 20,000/-	
* King star 20 p	= 2,000/-	
୨୨	କ୍ଷମାର	= 2,000/-
୩୧	କ୍ୟାମେରା	= 6,000/-
(ମୋଟ) -		69,000/-

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Annex-2



PRESENT STOCK ITEMS

Product name with quantity	Amount
1.Advance	20,000/-
2.Gift	15,000/-
3.Frame	2,000/-,
4.Computer(03)	40,000/-
5.Photocopy Machine 01 p	40,000/
6.Photo printer & printer 1 p	10,000/-
7.Scanner Machine 01 p	3,000/-
8.Laminating Machine 01 p	4,000/-
9.DSLR Camera 01 p	10,000/-
10.Fan 02 p	600/-
11.Flexi load	20,000/-
12.Bkas	1,00,000/-
13.Rocket	50,000/-
14.Decoration(Rake,Thai ,Table)	30,000/-
Total Present Stock	3,44,600/-

PROPOSED ITEMS

Product name with quantity	Amount
1.Mobile items	
Sampony 20 p	20,000/-
Winmax 10 p	10,000/-
Walton 10 p	10,000/-
King star 5 p	5,000/-
2.Charger	2,000/-
3.Battery	3,000/-
Total proposed Stock	50,000/-

EXISTING BUSINESS OPERATIONS INFO.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A) Sale Gift Item	600	18,000	2,16,000
<i>Less: Cost of sales (B)</i>	510	15,300	1,83,600
Profit 15% C=(A-B)	90	2,700	32,400
Income from :Photocopy ,Servicing, <i>photo printing laminating, scanning</i> ,Load, Rocket, bkash(D)	400	12,000	1,44,000
Gross Profit (E=C+D)	490	14,700	1,76,400
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Shop Rent		1700	20,400
Night Guard bill		40	480
Mobile bill & others		200	2400
Present salary		7000	84,000
Others (Trans. Trade Lic. Renew, sms Fees etc)		500	6,000
Non Cash Item:			
Depreciation Expenses(1,07,600*15% &30,000*10%)		1,595	19,140
Total Operating Cost (F)		11,535	1,38,420
Net Profit G=(E-F):		3,165	37,980

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales Income (A) Sale Gift Item	700	21,000	2,52,000	800	24,000	2,88,000
Less: Cost of sales (B)	595	17,850	2,14,200	680	20,400	2,44,800
Profit 15% C=(A-B)	105	3,150	37,800	120	3600	43,200
Income from :Photocopy,Load, Rocket, bkaash etc (D)	500	15,000	1,80,000	600	18,000	2,16,000
Gross Profit (E=C+D)	605	18,150	2,17,800	720	21,600	2,59,200
Less: Operating Costs						
Electricity bill		600	7,200		700	8,400
Shop Rent		1700	20,400		1700	20,400
Night Guard bill		50	600		60	720
Mobile bill & others		300	3,600		400	4,800
Present salary		8,000	96,000		9,000	1,08,000
Others (Trans. Trade Lic. Renew, sms Fees etc)		600	7,200		700	8,400
Non Cash Item:						
Depreciation Expenses(1,07,600*15% &30,000*10%)		1,595	19,140		1,595	19,140
Total Operating Cost (F)		12,845	1,54,140		14,155	1,69,860
Net Profit G=(E-F):		5,305	63,660		7,445	89,340
GT payback		30,000			30,000	
Retained Income:		33,660			59,340	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



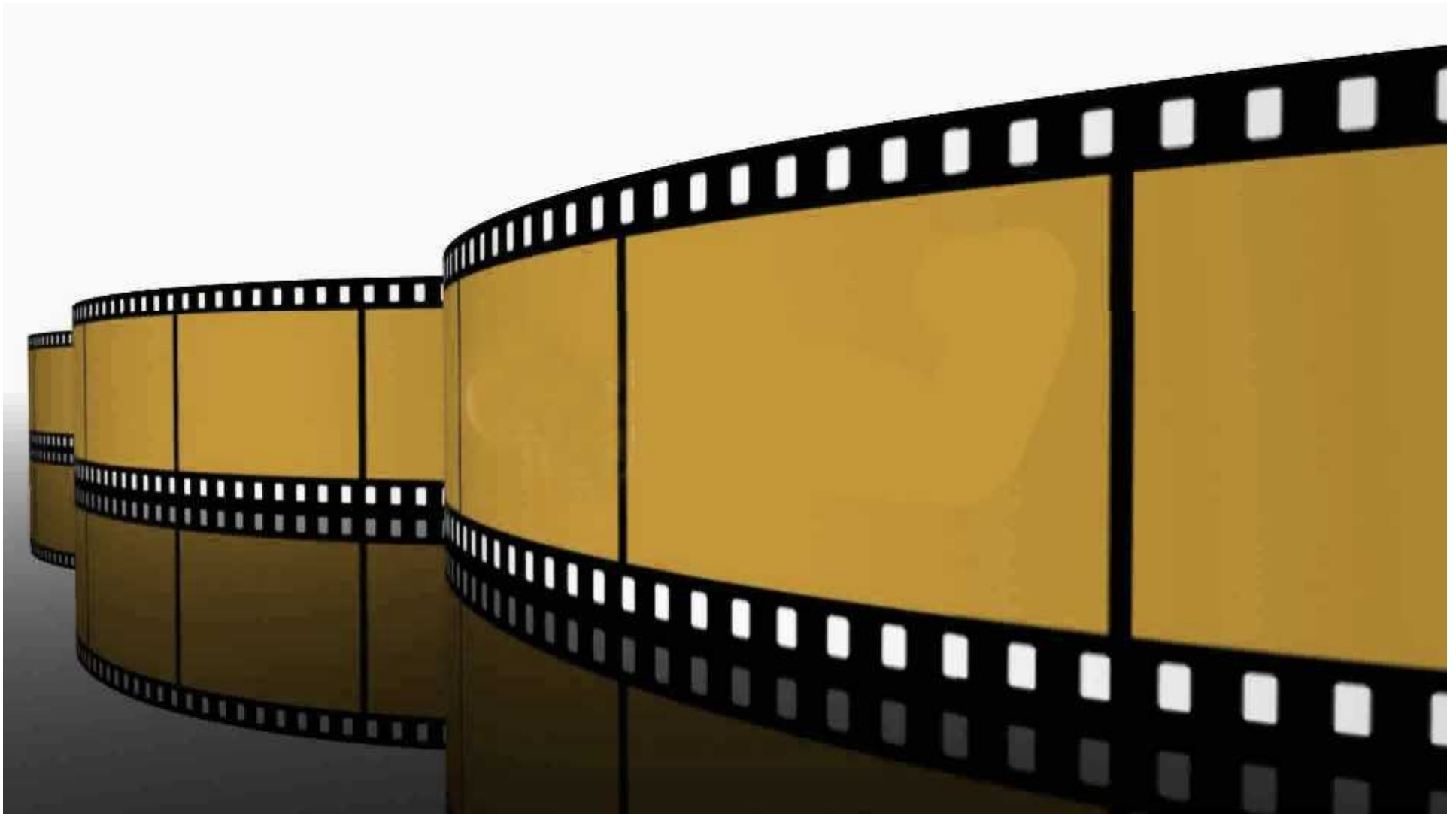
SI #	Particulars	Year 01 (BDT)	Year 02 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	63,660	89,340
1.3	Depreciation (Non Cash Item)	19,140	19,140
1.4	Opening Balance of Cash Surplus	0	52,800
	Total Cash Inflow	1,32,800	1,61,280
2.0	Cash Outflow		
2.1	Purchase	50,000	0
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	52,800	1,31,280

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">✓ Long standing relationship with Grameen.✓ Well Known Person in locality.✓ Provide quality products to meet demand for the community.	<p>WEAKNESS</p> <ul style="list-style-type: none">✓ Credit sales.✓ Less stock.
<p>OPPORTUNITY</p> <ul style="list-style-type: none">✓ Huge demand of gift items.✓ In front of a paniala high school and middle in the paniala bazar.	<p>THREATS</p> <ul style="list-style-type: none">✓ Political Unrest.✓ Other competition.✓ Fire

Photographs





Photographs



Photographs



Photographs



Photographs



Photographs



Photographs





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