

## Proposed NU Business Name: **AKHI DIGITAL STUDIO**



Project identification and prepared by: Md. Jamal Hossain,  
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Jakir</b>
Age	:	01-01-1997(20 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Ikrashi P.O:Palamgonj P.S: Dohar , Dist: Dhaka
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>Sokorun Necha</b>
(iii) Father's name	:	<b>Md.Rustom</b>
(iv) GB member's info	:	Branch: Bandora, Centre # 58 (Female), Member ID:4242/2 , Group No: 02 Member since: 01-01-2014- 2017(03Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000- Outstanding loan: BDT Nil
(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	:	02 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01818288245
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHOKORUN NICHA** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AKHI DIGITAL STUDIO</b>
Location	:	Kachari Ghat Bazar, Dohar,Dhaka.
Total Investment in BDT	:	BDT80000
Financing	:	Self BDT 50000(from existing business) 63% Required Investment BDT 30000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 11ft= 110square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Betari, Box,Mobile Cabar, Mobaile etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dohar, Dhaka, .</li><li>▪Agreed grace period is 3 months.</li></ul>

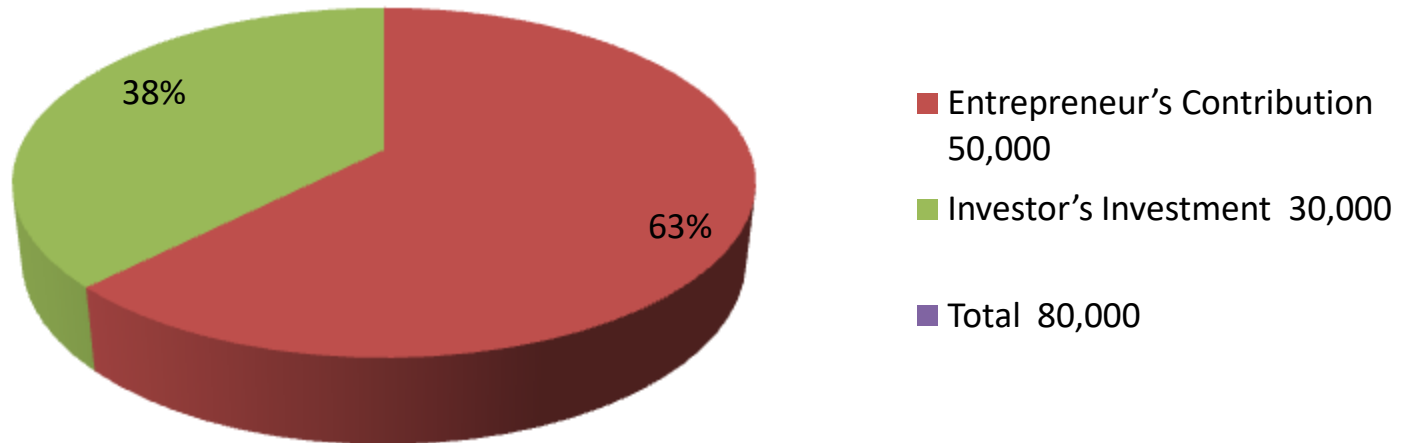
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tablet,Capsul,Injaction & Sirap	2000	60000	720000
<b>Total Sales (A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
Less. Variable Expense			
Cover,Betary,Display,Charger,etc	1500	45000	540000
<b>Total variable Expense (B)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
Less. Fixed Expense			
Rent		1500	18000
Mobile Bill		300	3600
Transportation		1,000	12,000
Electricity Bill		800	9600
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard		1,00	1,200
Genaretor		500	6000
<b>Total fixed Cost (D)</b>		<b>9500</b>	<b>114000</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>66000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Betary,	00	00	10000	00	00	10000	20000
Display	00	00	20000	00	00	10000	30000
Charger	00	00	20000	00	00	10000	30000
Others				0	0	0	
Security							
<b>Total</b>			<b>50000</b>			<b>30000</b>	<b>80000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cover,Charger,Display etc.	2500	75000	900000	945000
		0	0	0
<b>Total Sales (A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>
<b>Less. Variable Expense</b>		0	0	0
Cover,Betary,Display etc.	1875	56250	675000	708750
		0	0	0
<b>Total variable Expense (B)</b>	<b>1875</b>	<b>56250</b>	<b>675000</b>	<b>708750</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>625</b>	<b>18750</b>	<b>225000</b>	<b>236250</b>
<b>Less. Fixed Expense</b>				
Rent		1500	18000	1900
Mobile Bill		300	3600	3700
Transportation		1000	12000	12000
Electricity Bill		800	9600	9800
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Security Guard		100	1,200	1200
Genaretor		500	6000	6000
<b>Total fixed Cost (D)</b>		<b>9500</b>	<b>114000</b>	<b>98200</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>111000</b>	<b>138050</b>
<b>Investment Payback</b>			<b>18000</b>	<b>18000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	30,000	
1.2	Net Profit	111000	138050
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		48000
	<b>Total Cash Inflow</b>	<b>141000</b>	<b>186050</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	30,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	18,000	18,000
	<b>Total Cash Outflow</b>	<b>93000</b>	<b>18,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>48000</b>	<b>168050</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
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  
Political unrest

Pictures





# FAMILY PICTURE

