

Proposed NU Business Name: PHOTO SKETCH



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Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	APURBO SARKER
Age	:	12-12-1993(24 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill:Sacibuniya P.O:Jolma P.S:Botiagata Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASA SARKER
(iii) Father's name	:	TOPON KUMAR SARKER
(iv) GB member's info	:	Branch:Botiagata , Centre # 34(Female), Member ID: 2787/2, Group No: 05 Member since:07-01-2015 raning (03Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 1,940.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-883948
Family's Contact No.	:	01716-463861
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASA SARKER Joined Grameen Bank Since 03 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	PHOTO SKETCH
Location	:	Sacibunia,Jolma,Botiagata,Khulna
Total Investment in BDT	:	BD 1,63,000=/
Financing	:	Self BDT 1,13,000(from existing business) 69% Required Investment BDT 50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	18ft x 16ft= 288 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; Picture Print, Video etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

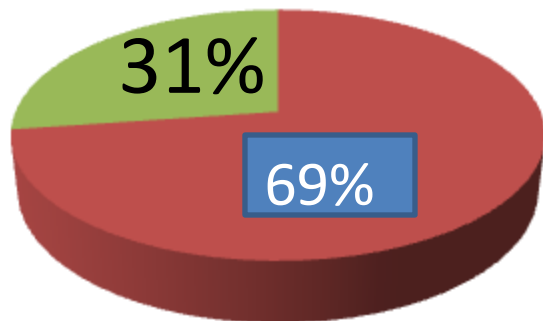
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Picture Print, Video etc.	1,800	54,000	6,48,000
Total Sales (A)	1,800	54,000	6,48,000
Less. Variable Expense			
Picture Print, Video etc.	1,260	15,120	1,81,440
Total variable Expense (B)	1,260	15,120	1,81,440
Contribution Margin (CM) [C=(A-B)]	5,40	16,200	1,94,400
Less. Fixed Expense			
Rent		1,200	14,400
Electricity bill		4,00	4,800
Transportation		0	0
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		8,800	1,05,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Computer	1p	40,000	40,000	0	0	0	40,000
Camera	01	50,000	50,000	01	50,000	50,000	1,00,000
Printer	01p	9,000	9,000				9,000
Lamenting Machine Mini	01	4,500	4500	0	0	0	4,500
Flash Light	01	7,000	7,000	0	0	0	7,000
Others	0	0	2500	0	00		2500
Total			1,13,000			50,000	1,63,000

Source of Finance



Entrepreneur Investment:
1,13,000
Investor Investment:50,000
Total Investment:1,63,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Picture Print, Video etc.	2,500	75,000	9,00,000	9,45,000	9,992,250
Total Sales (A)	2,500	75,000	9,00,000	9,45,000	9,992,250
Less. Variable Expense					
Picture Print, Video etc.	1,750	52,500	6,30,000	6,61,500	6,94,575
Total variable Expense(B)	1,750	52,500	6,30,000	6,61,500	6,94,575
Contribution Margin (CM) [C=(A-B)]	7,50	22,500	2,70,000	2,83,500	2,97,675
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity bill		4,00	4,800	5,000	5,200
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		3,00	3,600	3,800	4,000
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		5,00	6,000	6,200	6,400
Total fixed Cost (D)		7,400	88,800	89,400	90,000
Net Profit (E) [C-D]		15,100	1,81,200	1,94,100	2,07,675
Investment Payback			20,000	20,000	20,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,81,200	1,94,100	2,07,675
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,59,260	3,33,360
	Total Cash Inflow	2,31,200	3,53,360	5,41,035
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	1,940		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	71,940	20,000	20,000
3	Net Cash Surplus	1,59,260	3,33,360	5,21,035

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







অত্যাধুনিক রুচিসম্মত পোষাক তৈরীর নির্ভরযোগ্য প্রতিষ্ঠান।

ফটো স্কেচ স্টুডিও



- * মাত্র ১০ মিনিটে আর্জেন্ট ছবি তোলা ও ডেলিভারী দেওয়া হয়
- * নষ্ট ও পুরাতন ছবি থেকে নতুন ছবি করা হয়
- * বিয়ে, জন্মদিন সহ সকল প্রকার সামাজিক অনুষ্ঠানের ছবি তোলা ও ডিভিও করা হয়
- * মেমোরি কার্ড ও পেনড্রাইভে ডাউনলোড দেওয়া হয়

