

Proposed NU Business Name: **S R DIGITAL STUDIO**



Project identification and prepared by: Md . Obaidullah,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker





## ***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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-898639
Father's Contact No.	:	01779-229802
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MINU BEGUM** joined Grameen Bank since 03 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>S R DIGITAL STUDIO</b>
Location	:	Darail Bazar, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 1,32,000/-
Financing	:	Self BDT 92,000/- (from existing business) 70% Required Investment BDT 40,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Picture compose and mobile excessories sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

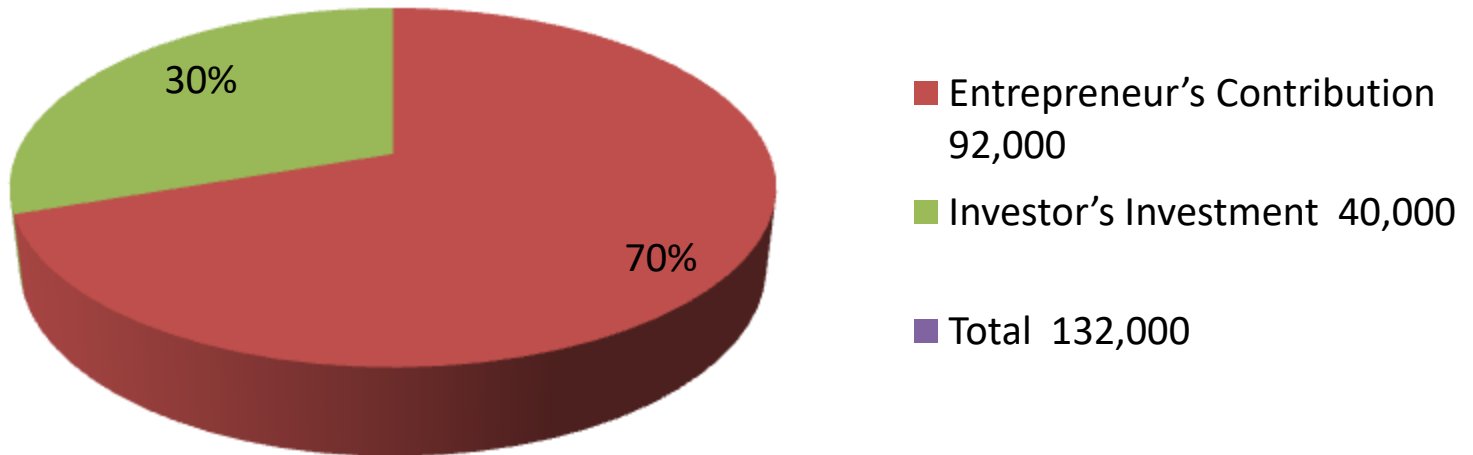
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sale	800	24,000	288,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Product cost	400	12,000	144,000
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		400	4,800
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		100	1,200
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,400</b>	<b>88,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,600</b>	<b>55,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	2	20000	40,000	0	0	0	40,000
Camera	2	15000	30,000	0	0	0	30,000
Photocopy mac.	1	0	0	1	40000	40,000	40,000
Others	1	2000	2,000	0	0	0	2,000
Security	1	20000	20,000	0	0	0	20,000
Total	<b>7</b>		<b>92,000</b>	<b>1</b>		<b>40,000</b>	<b>132,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sale	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Purshase cost	500	15,000	180,000	189,000	198,450
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
House rant		400	4,800	4,800	4,800
Electricity Bill		1,000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>7,400</b>	<b>88,800</b>	<b>88,800</b>	<b>88,800</b>
<b>Net Profit (E) [C-D)</b>		<b>7,600</b>	<b>91,200</b>	<b>100,200</b>	<b>109,650</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	91,200	100,200	109,650
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		75,200	159,400
	<b>Total Cash Inflow</b>	<b>131,200</b>	<b>175,400</b>	<b>269,050</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,200</b>	<b>159,400</b>	<b>253,050</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of Darail Bazar,Gabtolli,Bogra.  
Regular customers;

## **T**HREATS

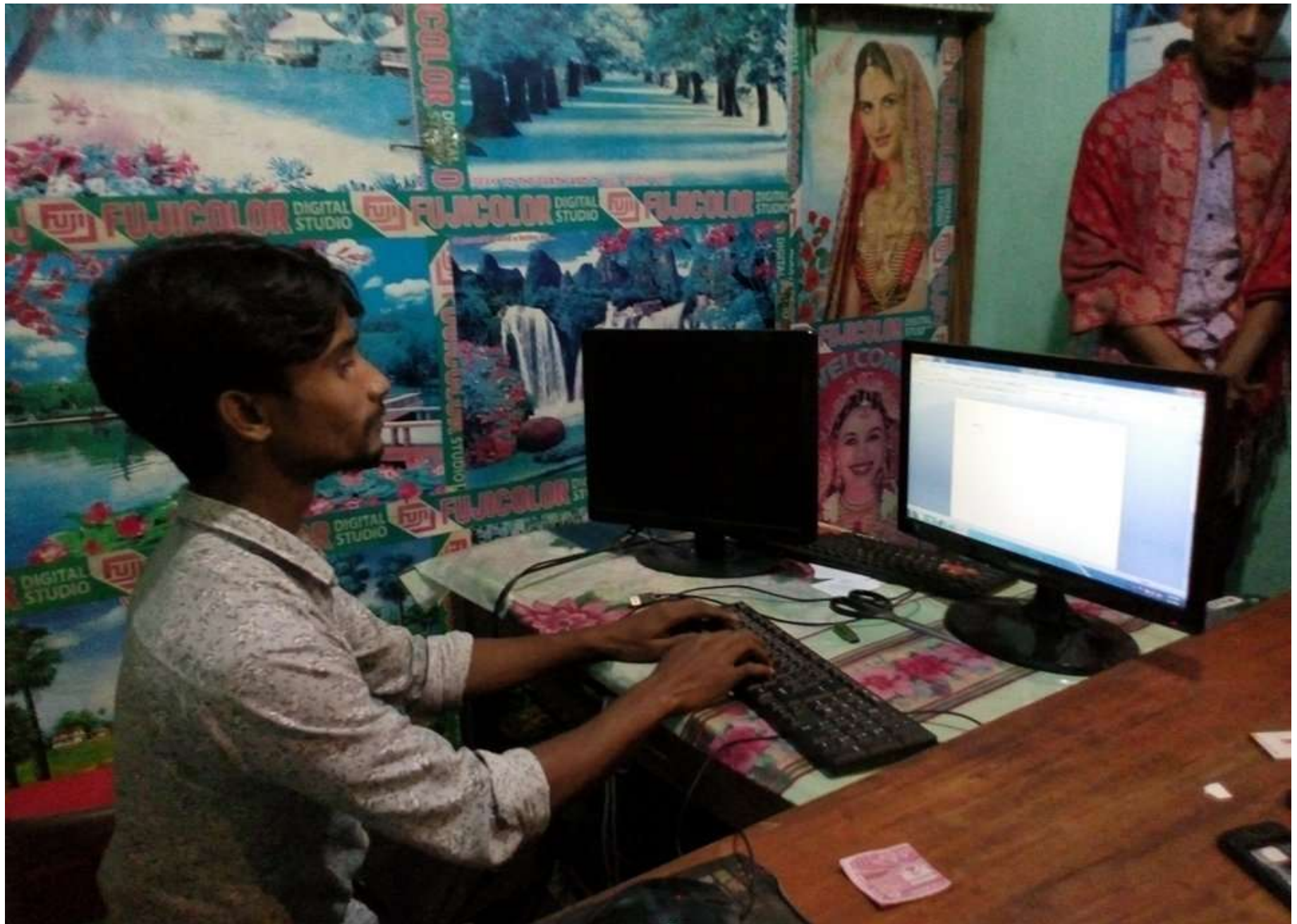
Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

