

# ***Sky View Digital Studio***

2Kλ A16M D10101 20010

# ***BRIEF BIO OF THE ENTREPRENEUR***

Name	:	Syed Rakibul Islam
Marital status	:	Unmarried
Age	:	22 years
Address	:	Vill: Chandipur, Union: 3 no. Kursha, Post: Mirbag, Upazila : Kaunia, District: Rangpur
Mother <i>(Grameen Bank Borrower)</i>	:	Mrs. Shima Akther Branch: Mirbug, Centre # 7/MO, Loan no.: 1114/1, Member since 2007 Existing Loan –62,000, Outstanding-59,000
Education	:	Class Eight
Experience	:	7 years experience in Digital Studio, Photocopy, Laminating etc. The start up capital was BDT <b>1,50,000</b> (2 years ago) and now it's value is about BDT <b>285,000.</b>

# BUSINESS Briefing

- Business Name : ***Sky View Digital Studio***
- Shop location: Bottola, Mirbug Bazaar, Rangpur
- Total Investment: **BDT 485,000**

## Financing:

- ❖ Self BDT **285,000** (from existing business)
  - ❖ Required Investment BDT **200,000** (as equity)
- **Implementation:**

The business is planned to be scaled up by video service and stationary products targeting break even point within the **first year** & pay back period is estimated to be **four years**.

# Objectives

- Become a prominent Nobin Udyokta;
- Well establishing as an entrepreneur;
- Create employment opportunities especially for family members of Grameen Bank Borrowers ;
- Provide quality services to meet demand in the community;
- Contribute in improving socio-economic condition.

# **Additional Information:**

- Salary will be used for his family expenses;
- He has trade license & ownership in his own name;
- Maintains regular records of business transactions
- His business has seasonal effect such as HSC, SSC, JSC examination result.
- The business is referred by Grameen Krishi Foundation

# *Investment Breakdown*

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Photo Copy Machine	120,000	-	120,000
Computer, Printer, Ups	51,000	-	51,000
Camera	15,000	-	15,000
Laminating Machine	2,000	-	2,000
Generator	22,000	30,000	52,000
BKash	-	100,000	100,000
Video Camera	-	25,000	25,000
Stationary Products	-	45,000	45,000
Furniture, Fixtures & Decoration	50,000	-	50,000
Advance Rent for Shop	25,000	-	25,000
<b>Total Capital</b>	<b>285,000</b>	<b>200,000</b>	<b>485,000</b>

# Means of Finance

Particulars	Amount (Tk.)	%
Entrepreneur's Contribution	285,000	59%
Investor's Investment	200,000	41%
<b>Total</b>	<b>485,000</b>	<b>100%</b>

# Existing Business

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Est. Income from Photocopy, Printing, Laminating	692	18,000	216,000
Est. Income from Photo Studio	350	9,100	109,200
Est. Income from Flexi Load & Bkash	20	520	6,240
Est. Income from Internet Service & Multimedia	40	1,040	12,480
Est. Income from Stationary	-	-	-
<b>Total Sales (A)</b>	<b>1,102</b>	<b>28,660</b>	<b>343,920</b>
<b>Calculation of Variable Cost:</b>			
<b>Less: Variable Cost:</b>			
Est. Cost of Photocopy, Printing, Laminating	485	12,600	151,200
Est. Cost of Photo Studio	158	4,095	49,140
Est. Cost of Internet Service & Multimedia	13	345	4,140
<b>Total Variable Cost (B)</b>	<b>655</b>	<b>17,040</b>	<b>204,480</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>447</b>	<b>11,620</b>	<b>139,440</b>
<b>Less: Fixed Cost:</b>			
Electricity bill		600	7,200
Generator bill		300	3,600
Salary- own		6,000	72,000
Entertainment		600	7,200
Others		100	1,200
Depreciation Expenses		3,550	42,600
<b>(D) Total Fixed Cost</b>		<b>11,150</b>	<b>133,800</b>
<b>(C-D)Net Profit:</b>		<b>470</b>	<b>5,640</b>



# Key assumptions for forecasting

- Sales growth will be about 40% in 1st year and 10% in every year after introducing additional investment.
- Gross Profit on products is estimated to be 41% on an average.
- Depreciation has been charged on fixed assets at the rate of 20%.

# Financial Projection

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Income from Photocopy, Printing, Laminating	762	19,800	237,600	838	21,780	261,360	921	23,958	287,496	1,014	26,354	316,246
Est. Income from Photo Studio	455	11,830	141,960	501	13,013	156,156	551	14,314	171,772	606	15,746	188,949
Est. Income from Flexi Load & Bkash	90	2,340	28,080	99	2,574	30,888	109	2,831	33,977	120	3,115	37,374
Est. Income from Internet Service & Multimedia	48	1,248	14,976	58	1,498	17,971	69	1,797	21,565	83	2,157	25,879
Est. Income from Stationary	200	5,200	62,400	240	6,240	74,880	288	7,488	89,856	346	8,986	107,827
<b>Total Sales (A)</b>	<b>1,555</b>	<b>40,418</b>	<b>485,016</b>	<b>1,735</b>	<b>45,105</b>	<b>541,255</b>	<b>1,938</b>	<b>50,389</b>	<b>604,666</b>	<b>2,168</b>	<b>56,356</b>	<b>676,275</b>
<b>Calculation of Variable Cost:</b>												
<b>Less: Variable Cost:</b>												
Est. Cost of Photocopy, Printing, Laminating	533	13,860	166,320	586	15,246	182,952	645	16,771	201,247	710	18,448	221,372
Est. Cost of Photo Studio	205	5,324	63,882	225	5,856	70,270	248	6,441	77,297	273	7,086	85,027
Est. Cost of Internet Service & Multimedia	13	345	4,140	13	345	4,140	13	345	4,140	13	345	4,140
Est. Cost of Stionary products	160	4,160	49,920	192	4,992	59,904	230	5,990	71,885	276	7,188	86,262
<b>Total Variable Cost (B)</b>	<b>911</b>	<b>23,689</b>	<b>284,262</b>	<b>1,017</b>	<b>26,439</b>	<b>317,266</b>	<b>1,136</b>	<b>29,547</b>	<b>354,569</b>	<b>1,272</b>	<b>33,067</b>	<b>396,801</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>643</b>	<b>16,730</b>	<b>200,754</b>	<b>718</b>	<b>18,666</b>	<b>223,989</b>	<b>802</b>	<b>20,841</b>	<b>250,097</b>	<b>896</b>	<b>23,289</b>	<b>279,474</b>
<b>Less: Fixed Cost:</b>												
Electricity bill		600	7,200		650	7,800		700	8,400		700	8,400
Generator bill		300	3,600		300	3,600		300	3,600		300	3,600
Salary- own		7,000	84,000		7,000	84,000		7,500	90,000		7,500	90,000
Entertainment		600	7,200		700	8,400		750	9,000		800	9,600
Others		100	1,200		100	1,200		100	1,200		100	1,200
Depreciation Expenses		4,467	53,600		4,467	53,600		4,467	53,600		4,467	53,600
Ownership Transfer Fees		-	-		833	10,000		1,250	15,000		1,250	15,000
<b>(D) Total Fixed Cost</b>		<b>13,067</b>	<b>156,800</b>		<b>14,050</b>	<b>168,600</b>		<b>15,067</b>	<b>180,800</b>		<b>15,117</b>	<b>181,400</b>
<b>(C-D)Net Profit:</b>		<b>3,663</b>	<b>43,954</b>		<b>4,616</b>	<b>55,389</b>		<b>5,775</b>	<b>69,297</b>		<b>8,173</b>	<b>98,074</b>
<b>Cumulative Net Profit:</b>			<b>43,954</b>			<b>99,343</b>			<b>168,640</b>			<b>266,714</b>

# Break Even Point analysis

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	40%	40%
Break Even Point (BEP):	13,067	156,800
	40%	40%
<b>Break Even Point (in Tk.)</b>	<b>32,795</b>	<b>393,542</b>

# Cash flow (Rec. & Pay.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
<b>Cash Inflow</b>				
Investment Infusion by Investor	200,000	-	-	-
Net Profit ( Ownership Tr. Fee added back-2nd,3rd,4th year)	43,954	65,389	84,297	113,074
Depreciation	53,600	53,600	53,600	53,600
Opening Balance of Cash Surplus	-	13,554	72,543	120,440
<b>Total Cash Inflow</b>	<b>297,554</b>	<b>132,543</b>	<b>210,440</b>	<b>287,114</b>
<b>Cash Outflow</b>				
Purchase of Product	200,000	-	-	-
Payment of Grameen Bank Loan	59,000			
Investment Pay Back (Including Ownership Tr. Fee)	-	60,000	90,000	90,000
<b>Total Cash Outflow</b>	<b>284,000</b>	<b>60,000</b>	<b>90,000</b>	<b>90,000</b>
<b>Total Cash Surplus</b>	<b>13,554</b>	<b>72,543</b>	<b>120,440</b>	<b>197,114</b>

# Outcomes

- The business will scale up with BDT **485,000** and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT **552,000**.
- The business will serve the community by selling quality and in demand products and strive to improve every year.

# Risk Factors

- Theft
- Local competition
- Fire

# Risk Management

- Adequate precautions to be taken;
- Close market watch to compete;
- Arranging sand and water.

Pictures



# স্বাই ভিউ ডিজিটাল স্টুডও এন্ড ফটোস্ট্যাট

শ্রোঃ সৈয়দ রাকিবুল ইসলাম (রিংকু)





Sky View Digital Studio  
স্বপ্ন দেখা শুরু এখানে! স্বপ্নের পথে  
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জীবনের ছবি  
ফটো প্রিন্টিং  
স্ক্যানিং, ই-কমেন্ট  
শেখার উপকরণ  
শিক্ষার উপকরণ  
বিক্রেতা।  
ফোন: ০১৭০৮-৩১০৬৯৬  
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এখানে  
এস.এম.সি ও দাবিল  
পরীক্ষার রেজাল্ট ও কারসীটসের  
ফোন দেওয়া হয়।  
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Sky View Digital Studio  
এখানে ইন্টারনেট সংযোগ ও ছবি মুদ্রা করা হয়।  
উৎকর্ষিত মানের প্রিন্টিং সেবার ব্যবস্থা।  
-৪ সেবা সমূহ-  
জরুরী ছবি  
ফটোকপি  
লেমিনেটিং, ইন্টারনেট  
খেলার উপকরণ  
শিক্ষার উপকরণ  
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**Thank You**