

# Proposed NU Business Name: **Sumaya Digital Studio**

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Kiranigong Unit, Dhaka

Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. MAMUNUR RASHID</b>
Age	:	01-10-1993 (24 Years)
Education, till to date	:	Class- Nine
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Shapur, P.O: Rohitput, P.S: Kiranigong , 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>GILUFA BEGUM</b>
(iii) Father's name	:	<b>HASEM MIA</b>
(iv) GB member's info	:	Branch: Rohitput, Centre # 30 (Female), Member ID: 3739, Group No: 07 Member since: 2000-2010 (10 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	05 years experience in running business. 03 Years experinence in own business.  He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-825962
Mother's Contact No.	:	01825-907985
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

# Proposed Nobin Udyokta Business Info

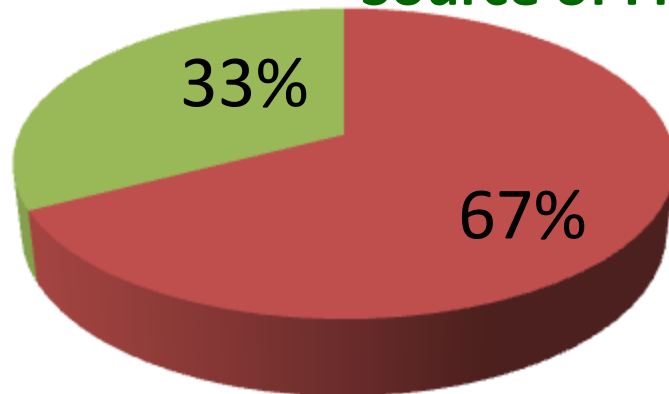
Business Name	:	<b>Sumaya Digital Studio</b>
Location	:	Soyed Pur, Besik Alaka, Keranigonj
Total Investment in BDT	:	BDT 1,53,000/-
Financing	:	Self BDT 1,03,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employes.</li><li>▪Collects goods from Dhaka</li><li>▪25% goods on sales.</li><li>▪The Shop is rented</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Head Phone,Photo Paper, charger, ETC	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			
Head Phone,Photo Paper, charger, ETC	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Mobil Bill		200	2400
Total Fixed Cost (D)		8900	106800
Net Profit (E)= [C-D]		4600	55200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Computer	2	30000	60000				60000
Camara	1	10000	10000	1	50000	50000	60000
Printer	1	24000	24000				24000
Scanner	1	5000	5000				5000
Head Phone	50	80	4000				4000
<b>Total</b>	<b>55</b>		<b>103000</b>	<b>1</b>		<b>50,000</b>	<b>153,000</b>

### Source of Finance



- Entrepreneur's Contribution  
103,000
- Investor's Investment 50,000
- Total 153,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Head Phone,Photo Paper, charger, ETC	2300	69000	828000	869400	912870
<b>Total Sales(A)</b>	<b>2300</b>	<b>69000</b>	<b>828000</b>	<b>869400</b>	<b>912870</b>
<b>Less Variable Expense (B)</b>					
Head Phone,Photo Paper, charger, ETC	1725	51750	621000	652050	684653
<b>Total Variable Expense</b>	<b>1725</b>	<b>51750</b>	<b>621000</b>	<b>652050</b>	<b>684653</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>575</b>	<b>17250</b>	<b>207000</b>	<b>217350</b>	<b>228218</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>8900</b>	<b>106800</b>	<b>107800</b>	<b>108830</b>
<b>Net Profit (E)= [C-D]</b>		<b>8350</b>	<b>100200</b>	<b>105210</b>	<b>110471</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	100,200	105210	110470.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80200	165410
	<b>Total Cash Inflow</b>	<b>150,200</b>	<b>185,410</b>	<b>275,881</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,200</b>	<b>165,410</b>	<b>255,881</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
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

Pictures









# FAMILY PICTURE