

Proposed NU Business Name: **SHORNA PHOTO 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

Name	:	SHUBRATA KUMAR
Age	:	12-06-1983 (34 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers
Address	:	Vill: Naruamala P.O Naruamala P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REBOTI RANI DAS
(iii) Father's name	:	LATE DINESH CHANDRA DAS
(iv) GB member's info	:	Branch: Gabtoli, Bogra, Centre # 24 (Female), Member ID: 2445/1, Group No: 04 Member since: 12-09-1995 (14 Years) First loan: BDT 2500 /- Outstanding loan: NILL
Further Information:		
(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	:	04 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.	:	01718-414276
Father's Contact No.	:	01866-012127
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REBOTI RANI DAS joined Grameen Bank since 14 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHORNA PHOTO STUDIO
Location	:	Naruamala Bazar, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,79,000/-
Financing	:	Self BDT 1,29,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
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">▪The business is planned to be scaled up by investment in existing goods like; Photo and computer print sales.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

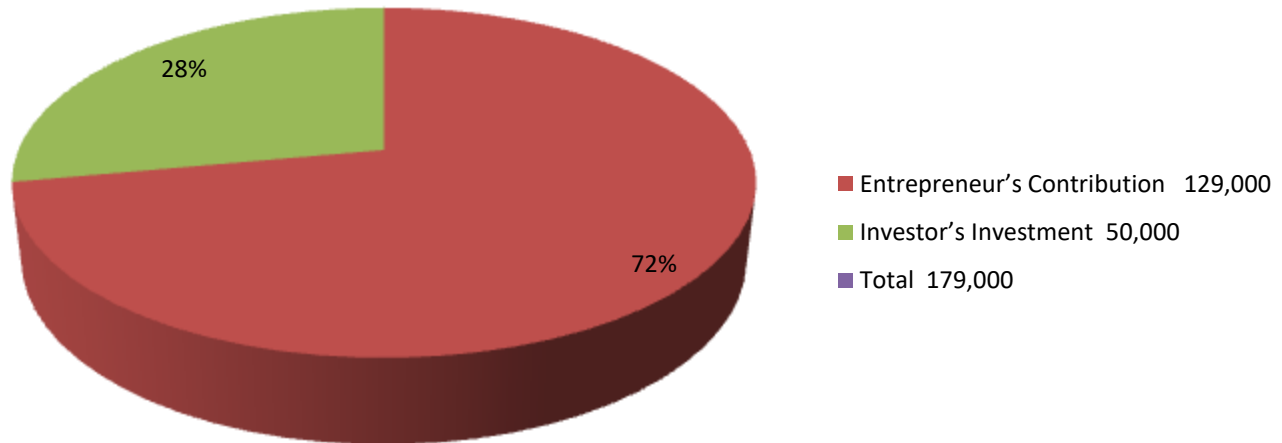
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale(8lt.*50)	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Production cost	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		1,000	12,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		300	3,600
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Photocopy mac.	1	40000	40,000	1	50,000	50,000	90,000
Computer	2	15000	30,000	0	5,000	0	30,000
Scaner	2	8000	16,000	0	0	0	16,000
Camera	3	6000	18,000	0	0	0	18,000
Security	1	25000	25,000	0	10000	0	25,000
Total	0		129,000	0		50,000	179,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Senatary item sale	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Purchase cost	750	22,500	270,000	283,500	297,675
Total variable Expense (B)	750	22,500	270,000	283,500	297,675
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		1,000	12,000	12,000	12,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		11,500	138,000	138,000	138,000
Net Profit (E) [C-D]		11,000	132,000	145,500	159,675
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	132,000	145,500	159,675
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,000	237,500
	Total Cash Inflow	182,000	257,500	397,175
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	112,000	237,500	377,175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Naruamala Bazar,Gabtali,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







স্বর্ণা ডিজিটাল ভিউ



FAMILY PICTURE

