

**Proposed NU Business Name: RUPAYAN DIGITAL STUDIO AND OPORUPA BEAUTI
PERLER (MOHILA SHOPING CENTER)**



Project identification and prepared by: Mr. Kabir Raksam
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. JAMINUL ISLAM
Age	:	01-04-1988(29Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 daughter & 1 son
No. of siblings:	:	2 brother
Address	:	Vill: chokirpara,P.O: taherpur.P.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ARUNA BEWA
(iii) Father's name	:	LATE. MANNAN
(iv) GB member's info	:	Branch: Shreepur, Centre # 40(Female), Member ID: 2637/9, Group No: 01 Member since: 02-01-2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 1,00,000, Outstanding loan: 65626
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713762075
Father's Contact No.	:	01719363136
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ARUNA BEWA joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

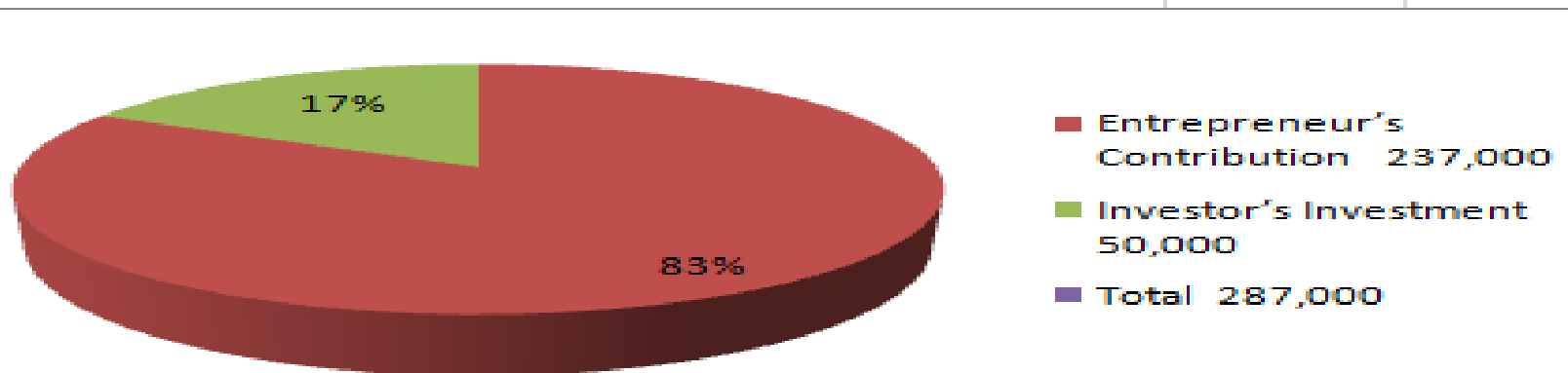
Business Name	:	RUPAYAN DIGITAL STUDIO AND APORUPA BEAUTY PERLER(MOHILA SHOPING CENTER)
Location	:	Taherpur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 2,87,000
Financing	:	Self BDT 2,37,000-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft= 200 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
Botic,three pcs.etc.	3,200	96,000	1152000
Total variable Expense (B)	3,200	96,000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		2200	26,400
Electricity Bill		1000	12,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		9,500	114,000
Net Profit (E) [C-D]		14,500	174,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
three pich	70 p	1,000	70,000			30000	100,000
beg	20 p	500	10,000			20000	30,000
juta	24	300	7,000				
jewelari			6,000				
printer	5 pc	20000	100,000				
computer	1 pc	24000	24,000				
cemara	1 pc	12000	12,000				
others			8000				
Total	24	57800	237000		0	50000	130000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense		0	0	0	0
three pich, beg, jewelari,etc	4000	120000	1440000	1512000	1587600
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		2200	26400	26400	26400
Electricity Bill		1000	12000	13000	13000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	14000
Entertainment					
Salary (staff)					
Security Gard		100	1200	1300	1400
Bank service Charge			100	100	100
Total Fixed Cost		9500	114100	116600	117900
Net Profit (E) [C-D]		20500	245900	261400	279000
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	245900	261400	279000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		225900	467300
	Total Cash Inflow	295200	487300	746300
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	225900	467300	726300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: taherpur, bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

