

Proposed NU Business Name: **MITA DIGITAL STUDIO**



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Project verified by: Sirazul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALI HOSSAIN
Age	:	20-07-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	04 Brother & 01 Sister
Address	:	Vill: Shipahipara P.O: Rampal P.S: Munshigang ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONI BEGUM
(iii) Father's name	:	MD SAMIR ALI DEWAN
(iv) GB member's info	:	Branch: Rampal Centre # 12 (Female), Member ID: 1230/1, Group No: 03 Member since: 20-04-2005 (07 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
Further Information:		
(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	:	Eight years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-831932
Brother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONI BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITA DIGITAL STUDIO
Location	:	Rostom Plaza Shipahipara,Rampal, Munshiganj
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000(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
Security of the shop	:	130,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Photo,Scanner,Camera,print machine, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rent place.▪Collects goods from Munshiganj.▪Agreed grace period is 3 months.

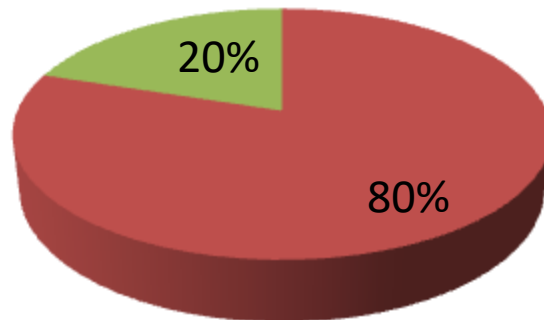
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	1,000	30,000	360,000
Total Sales (A)	0	0	0
Less. Variable Expense	1,000	30,000	360,000
Electric item	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electric Bill		1,000	12,000
Transportaion		1,000	12,000
Salary (Self)		5,000	60,000
Rent		2,700	32,400
Mobil Bill		300	3,600
Total Fixed Cost (D)		10,000	120,000
Net Profit (E)= [C-D]		2,000	24,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Laptop (2*40,000)	80,000	50,000	130,000
Photocopy machine (1*120000)	120,000		120,000
Total	200,000		250,000

Source of Finance



- Entrepreneur's Contribution
200,000
- Investor's Investment
50,000
- Total 250,000

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery item	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					
Grocery item	9,00	27,000	324,000	340,200	357,210
Total variable Expense (B)	9,00	27,000	324,000	340,200	357,210
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electric Bill		1,000	12,000	12,000	12,000
Transportaion		1,000	12,000	12,100	12,200
Salary (Self)		5,000	60,000	60,000	60,000
Rent		2,700	32,400	32,400	32,400
Mobil Bill		300	3,600	3,700	3,800
Total Fixed Cost		10,000	120,000	120,200	120,400
Net Profit (E) [C-D]		8,000	96,000	106,600	117,740
Investment Payback			20,000	20,000	20,000

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

Sl #	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	96,000	106,600	117,740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76,000	162,600
	Total Cash Inflow	146,000	182,600	280,340
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	76,000	162,600	260,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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