Proposed NU Business Name: M/S NIJUM DIGITAL STUDIO



Project identification and prepared by: Md. Aziz Ahmad Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	BIJOY CHANDRA SUTRODOR		
Age	:	20-03-1992(24 Years)		
Education, till to date	:	S.S.C		
Marital status	:	Unmarried		
Children	:	1 Son		
No. of siblings:	:	3 Brothers & 1 Sister		
Address	:	Vill: Noitangor, P.O: Terki, P.S: Kalihati Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father CHAINA RANI SUTRODOR CHOITONNO SUTRODOR Branch: Centre # 56 (Female), Member ID: 4135, Group No: 07 Member since: 08-05-1995 <i>(20 Years)</i> First Ioan: 3,000 taka. Existing Ioan: 50,000 taka		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	::	Outstanding loan: 17,000 taka Father No 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	:	Ten years experience in running business.
Training Info	:	He has 2 year training
Other Own/Family Sources of Income	••	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01749-116258
Mother's Contact No.	:	01710-662921
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

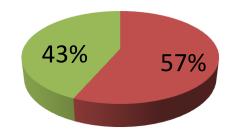
CHAINA RANI SUTRODOR joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture and home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	NIJUM DIGITAL STUDIO	
Location	:	Elenga Bus stand ,Kalihati,Tangail.	
Total Investment in BDT	:	BDT 2,30,000	
Financing	:	Self BDT 1,30,000(from existing business) 57% Required Investment BDT 1,00,000(as equity) 43%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	12 ft x 12 ft= 144 square ft	
Security of the shop	:	00	
Implementation	:	 He Services Studio& computer. The business is operating by entrepreneur. Existing no employee. The business is rented. Collects goods from Tangail, Dhaka. Agreed grace period is 4 months 	

Existing Business					
BDT (TK)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Computer Servicing	250	7500	90,000		
Studio Servicing	450	13,500	1,62,000		
Total Income	700	21,000	6,30,000		
Less. Variable Expense	135	4800	48,600		
Studio Service Expense	135	4800	48,600		
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)	565	16,950	203,400		
Less. Fixed Expense					
Rent		2,500	30,000		
Salary (self)		5000	60,000		
Transportation		1000	12,000		
Electricity bill		600	7,200		
Mobile Bill		300	3,600		
Entertainment		300	3,600		
Generator		500	6,000		
Total fixed Cost (D)		10,200	1,22,400		
Net Profit (E) [C-D)		6750	81,000		

INVESTMENT BREAKDOWN					
Particulars	Existing	Proposed	Proposed Total		
Computer	30,000	000	30,000		
Printer, Sound box, Scanner	44,500	00	4,500		
Camera	30,000	0	30,000		
Lab Machine	00	55000	55,000		
Digital Video Camera	00	45,000	45,000		
Flashlight, Ups, Paper	28,500	00	28,500		
Total	1,30,000	1,00,000	2,30,000		

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Computer Service	300	9000	108000	113400
Studio service	600			
Total Sales (A)	900	27000	324000	113400
Less Variable Expense				
Studio service	180	5400	64800	68040
Total variable Expense (B)	180	5400	64800	68040
Contribution Margin (CM) [C=(A-B)	720	21600	259200	272160
Less Variable Expense				
Rent		2,500	30,000	30,000
Electricity bill		600	7200	7500
Transportation		1200	14400	19,000
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3600
Generator		500	6000	6000
Mobile bill		400	4800	5000
Total fixed cost (D)		10,500	126000	131,100
Net Profit (E)= [C-D]		11100	133200	141,060
Investment Payback			60,000	60,000

Casl	Cash flow projection on business plan (rec. & Pay)				
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)		
1	Cash Inflow				
1.1	Investment Infusion by Investor	100,000			
1.2	Net Profit	133,200	141,060		
1.3	Depreciation (Non cash item)				
1.4	Opening Balance of Cash Surplus		73,200		
	Total Cash Inflow	233200	214260		
2	Cash Outflow				
2.1	Purchase of Product	100,000			
2.2	Payment of GB Loan				
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000		
	Total Cash Outflow	160,000	60000		
3	Net Cash Surplus	73,200	154260		

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Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 08Years Quality goods & services; 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 Political unrest Pictures

নির্মা ডিজিটাল ষ্টুডিও * ছবি * কম্পোজ * ইন্টারনেট * ই-মেইল করা হয় Mobile : 01749-116258

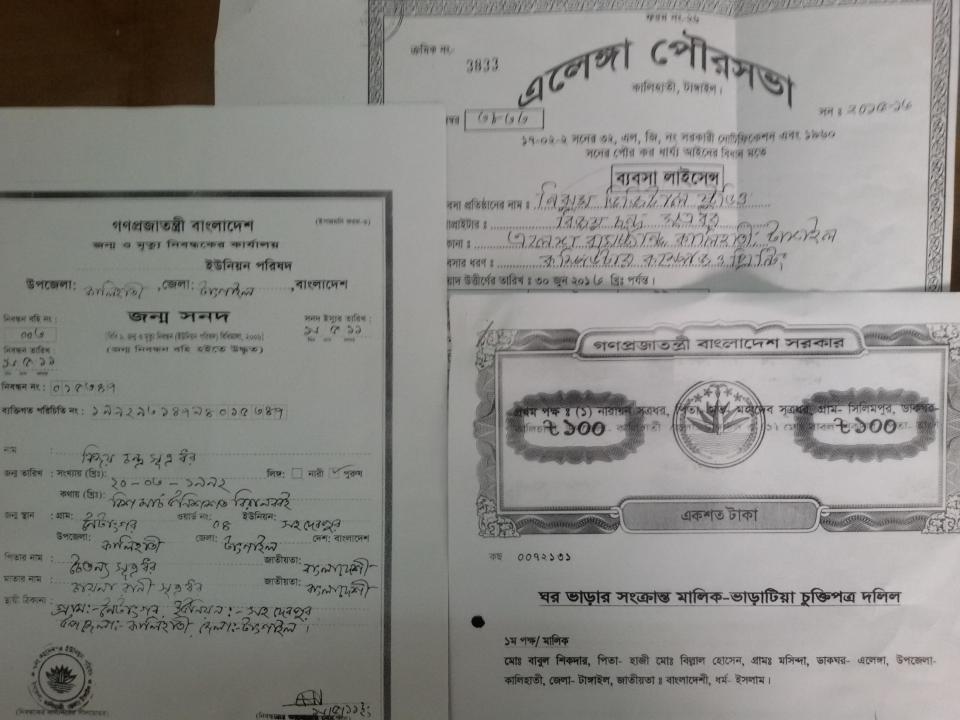












FAMILY PICTURE