Proposed NU Business Name: BORNA ELECTRIC & DIGITAL STUDIO



Project identification and prepared by: Ramendra Nath Haldar, Feni Sadar Unit, Feni

Project verified by: Sushanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	SUJON CHANDRA DASH		
Age	:	17-02-1998 (34 Years)		
Education, till to date	-	Class Ten		
Marital status	-	Unmarried		
Children	-	Nil		
No. of siblings:		2 Brother, 1 Sister		
Address		Vill: West Selonia, P.O: Hazir Baazar P.S: Feni Sadar, Dist: Feni		
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 KALPANA RANI DASH BIJOY KRISHNA DASH Branch: Kalidaha Feni, Centre # 11 (Female), Member ID: 4022, Group No: 10 Member since: 17-02-1998 (<i>17Years</i>) First Ioan: BDT 5000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady	:	Existing Loan: BDT 70000 Outstanding loan: 65,380 Father No		
(vii) Grameen Education Loan(viii) Any other loan like GB, BRAC ASA etc	:	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		14 years experience in running business. Own business 04 Years
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01842378650
Mother's Contact No.	:	01714655391
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Feni Sadar, ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KALPANA RANI DASH joined Grameen Bank since 17 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

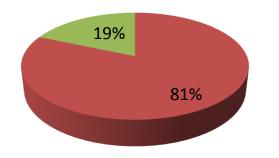
Proposed Nobin Udyokta Business Info					
Business Name	:	BORNA ELECTRIC & DIGITAL STUDIO			
Location	:	Lalpol Baazar, Feni			
Total Investment in BDT	:	BDT 540,000/-			
Financing	:	Self BDT 440,000/-(from existing business) 81% Required Investment BDT 100,000/-(as equity) 19%			
Present salary/drawings from business (estimates)	:	BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	:	12 ft x 12 ft =144 square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods Photo studio service, Printing service The business is operating by entrepreneur. Existing no employee. 01 will be appointed after getting equity money. The shop is rented Collects goods from Feni, Dhaka , Chittagong Agreed grace period is 3 months. 			

Existing Business (BDT)

		ı	
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Photo studio service	370	11100	133200
Printing service	350	10500	126000
Total Sales (A)	720	21600	259200
Less Variable Expense			
Photo print & other printing	150	4500	54000
Total variable Expense (B)	150	4500	54000
Contribution Margin (CM) [C=(A-B)	570	17100	205200
Less Variable Expense			
Rent		500	6000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		260	3120
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,460	89520
Net Profit (E)= [C-D]		9,640	115680

Investment Breakdown							
Existing				Proposed			
Particulars	Particulars Qty Unit Price Amount Qt					Amount	Proposed
			(BDT)	-		(BDT)	Total
Camera	2	35000	70,000	1	100,000	100,000	170,000
Computer	1	20000	20,000	0	0	0	20,000
Printer	1	28000	28,000	0	0	0	28,000
Cable	0	0	70,000	0	0	0	70,000
Light	0	0	147,000	0	0	0	147,000
Genaretor	1	45000	45,000	0	0	0	45,000
Speaker	1	60000	60,000	0	0	0	60,000
Total		188000	440,000	1	0	100,000	540,000

Source of Finance



- Entrepreneur's Contribution 440,000
- Investor's Investment 100,000
- Total 540,000

Financial Projection (BDT)						
Paticular	Daily	Monthly	Year1	Year 2		
Revenue(Sales)						
Photo studio service	750	22500	270000	283500		
Printing service	400	12000	144000	151200		
Total Sales (A)	1150	34500	414000	434700		
Less Variable Expense						
Photo print & other printing	150	4500	54000	56700		
Total variable Expense (B)	150	4500	54000	56700		
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000		
Less Variable Expense						
Rent		500	6,000	6,000		
Electricity bill		600	7200	7,400		
Transportation		700	8400	8,600		
Salary (self)		5000	60000	60,000		
Salary(Staff)		4000	48000	48,000		
Entertainment		500	6000	6,000		
Guard		260	3120	3,120		
Generator		100	1200	1,200		
Depriciation		7400	88800	88,800		
Mobile bill		500	6000	6,400		
Total fixed cost (D)		11,900	142800	143,600		
Net Profit (E)= [C-D]		18100	217200	234,400		
Investment Payback			60,000	60,000		

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	217,200	234,400
1.3	Depreciation (Non cash item)	88800	88800
1.4	Opening Balance of Cash Surplus		246,000
	Total Cash Inflow	406,000	569,200
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	246,000	509200



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

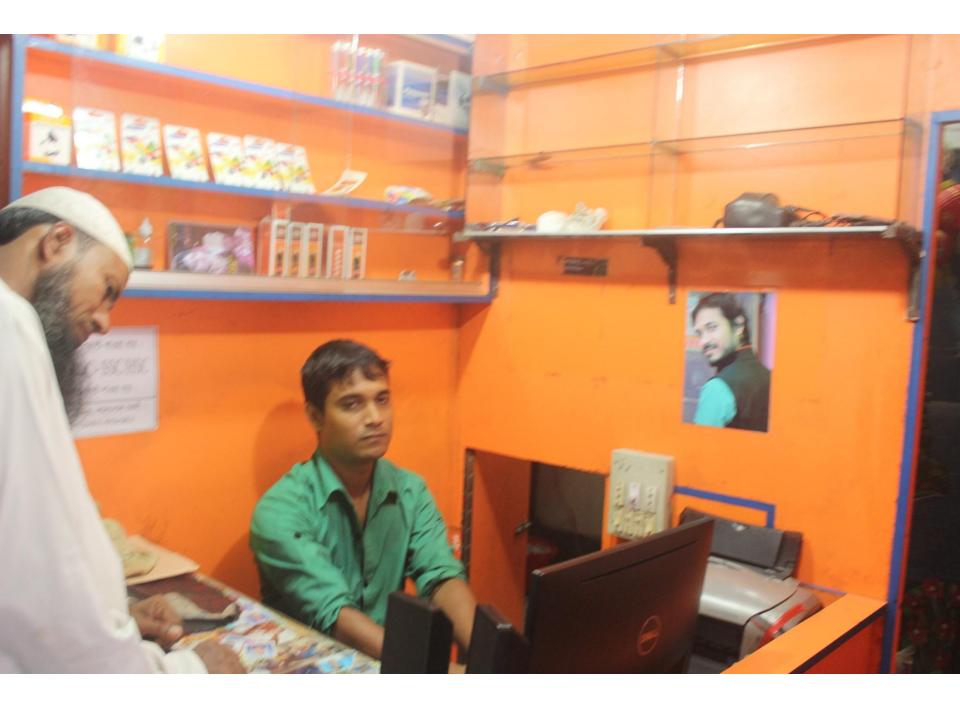
Lack of Capital/Investment

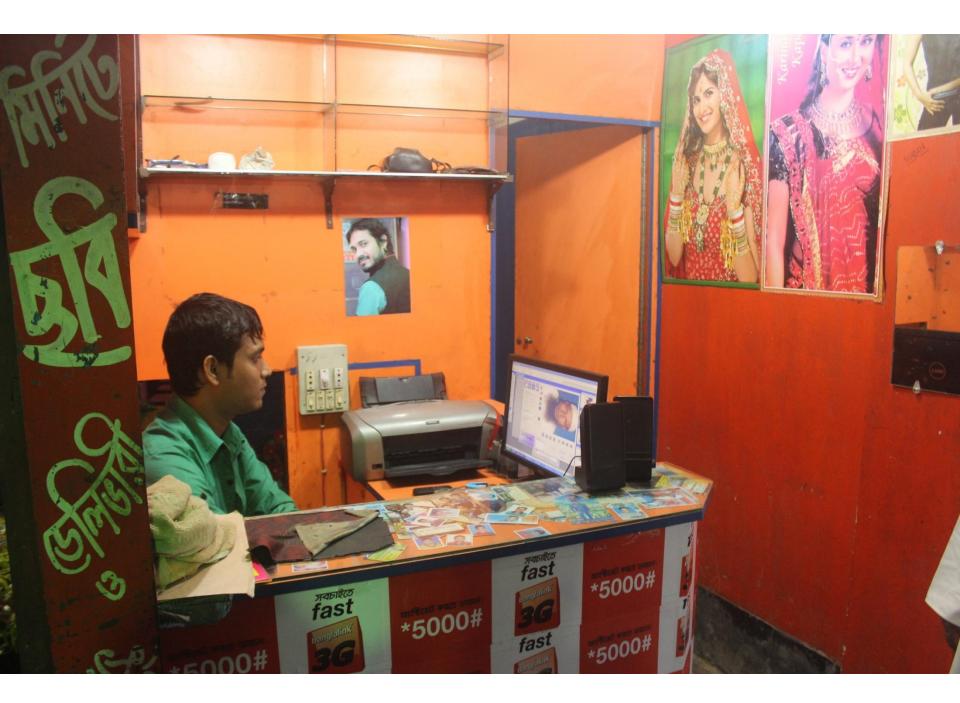
O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures







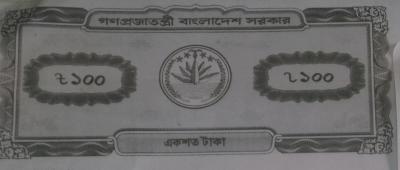












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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার errment of the People's Republic of Bang A TRONAL © CARE / জাতীয় পরিচয় পর নাম: সুজন চন্দ্র দাস

ame: SUZAN CHANDRA DAS

ID NO: 3012943186261

পিতা: বিজয় কৃষ্ণ দাস

মাতা: রুম্পনা রামী দাস Date of Birth: 30 Sep 1982

রই কার্চটি গুলাজান্দ্রী বাংলাদেশ সরকারের সম্পরি। কার্চটি বাবহাবকারী বা কোমার গার্জ্যা গেলে নিকটির গোট অভিনে জন্ম লেয়ার জন্য অনুরোধ কা

দানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১০/০৪/২

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রাসা/হোজি: বিজয় বাবুর বাজী, গ্রাম/রাজ: গাড়িম ছিলোনিয়া, গাঁ ছিলোনিয়া, রাক্ষর: হাজীর বাজার - ৫৯০০, ফেনী সদর, ফেনী

লালপোল ব্যবসায়ী সমবায় সমিতি লিঃ স্থাপিত- ১৯৮০ইং ডাক্ষর- হাজীর বাজার, থানা/জেলা- ফেনী। রেক্ষিঃ নং- ও নোয়া) ৮২ইং।

অস্থায়ী ঘর ভাড়ার চুক্তি পত্র

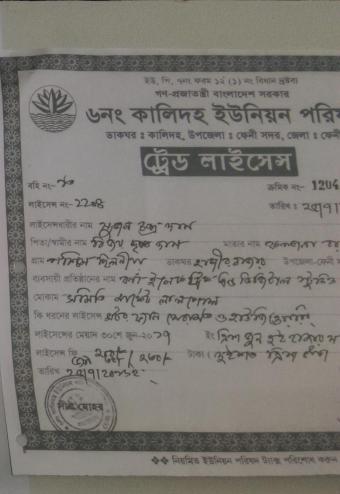
<u> এম পক্ষঃ-</u> লালগোল ব্যবসায়ী সমবায় সমিতি লিঃ এর পক্ষে অত্র সমিতির সভাপতি, পোঃ- হাজীর বাজার, ধানা/জেলা- ফেনী ঘর বাড়া দাতা।

২য় পক্ষঃ-

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নাম- সুজন চন্দ্র দাস, পিতা-মৃত বিজয় কৃষ্ণ দাস, গ্রাম- পশ্চিম সিলোনীয়া, ডাক্ষর- হাজীর বাজার, ধানা/জেলা- ফেন্দী দর ভাড়া গ্রহীতা।

এই মর্মে উল্লোখ করা যাইতেছে যে, লালপোল ব্যবসায়ী সমবায় সমিতি লিঃ এর নিজন্ব ভবনে



FAMILY PICTURE

