Proposed NU Business Name: DIGITAL MAJICK STUDIO AND MOBILE SERVISING



Project identification and prepared by Md. Sirajul Islam (Rasal) kaliakor Unit, Gazipur.

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta			
Name	:	SHAK MD:MONIR HOSSAIN	
Age	:	10-05-1986 (30 Years)	
Education, till to date	:	S.S.C	
Marital status	:	Married	
Children	:	02 Son	
No. of siblings:	:	03 Brothers and 03 sister	
Address	:	Vill: Lohakor P.O: Mouchak P.S: Kaliakore, Dist: Gazipur	
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 RAHIMA BIBI LET.SHAK. SHOBAHAN Branch: Lohakor, mouchak, Centre # 47 (Male), Member ID: 2939, Group No: 08 Member since:21/08/2002 to 04/05/2014 First loan: BDT 3000 /-	
Further Information: (v) Who pays GB loan installment	:	Outstanding loan: Nill Mother	
(vi) Mobile lady		No	
(vii) Grameen Education Loan	:	No	
(viii) Any other loan like GB, BRAC ASA etc	:		

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	:	12 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Nill
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-651995
Family's Contact No.	:	01954-130015
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BIBI joined Grameen Bank since 14 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info			
Business Name	:	Digital Magick Studio and Mobile Servising	
Location	:	Lohakor Majar , Mouchak,Kaliakore,Gazipur	
Total Investment in BDT	:	BDT 1,00,000/-	
Financing	:	Self BDT 50,000/- (from existing business) 50%	
		Required Investment BDT 50,000/- (as equity) 50%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10ft x 08 ft= 80 square ft	
Security of the shop	:	30,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Bikas , Flaxiload, Photocopy ,Photo etc. Average Studio 20% gain on sales. The business is operating by entrepreneur. Existing one employee. After getting equity fund on employee will be appointed. The shop is rented. Collects goods from Dhaka . Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Sales	200	6,000	72,000	
Bkash	200	6,000	72,000	
Studio	200	6,000	72,,000	
Total Sales (A)	600	18,000	2,16,000	
Less. Variable Expense				
Sales	120	3600	43200	
Studio (gain on 50 %)	100	3000	36000	
Total variable Expense (B)	220	6600	79,200	
Contribution Margin (CM) [C=(A-B)	380	11400	136800	
Less. Fixed Expense				
Rent		900	10,800	
Electricity Bill		400	4,800	
Transportation		300	3,600	
Mobile Bill		200	2,400	
Entertainment		100	1,200	
Gard		100	1,200	
Salary (self)		5,000	60,000	
Total fixed Cost (D)		7,000	84,000	
Net Profit (E) [C-D)		4,400	52,800	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Computer	20,000	0	20,000		
Printer	8,000	0	8,000		
Camara	8,000	0	8,000		
Lemonating Messin	4,000	0	4,000		
Photo paper	1,200	1400	2,600		
Charger	2,700	5000	7,700		
Cable	1,500	2000	3,500		
Headphone	500	3000	3,500		
Bikas		20000	20,000		
Flaxi	3,000	10000	13,000		
Others	1100	8600	9,700		
Total	50000	50000	100000		

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Sales	200	6,000	72,000	75,600
Bkash	200	6,000	72,000	75,600
Studio	300	15,000	1,80,000	1,89,000
Total Sales (A)	700	21,000	252,000	264,600
Studio +Sales	200	6,000	72,000	75,600
Total variable Expense (B)	200	6,000	72,000	75,600
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000
Less. Fixed Expense				
Rent		900	10,800	10,800
Electricity Bill		400	4,800	4,800
Transportation		300	3,600	3,600
Mobile Bill		200	2,400	2,400
Entertainment		100	1,200	1,200
Salary (sttaf)		0	0	0
Salary (self)		5,000	60,000	60,000
Gard		100	1200	1,200
Depreciation		0	0	0
Total Fixed Cost		7,000	84,000	84,000
Net Profit (E) [C-D)		8,000	96,000	105,000
Investment Payback			30,000	30,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	96,000	105,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		66,000
	Total Cash Inflow	146,000	171,000
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	66,000	141,000

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: Years Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures

















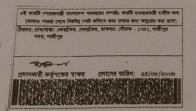
আমি এই মর্মে প্রভায়ন করিতেছি যে, মোছাঃ ক্রি বিশ্ব বামী
মৃতঃ/মোঃ শিল্প স্পেল্প প্রাম ঃ শিল্প ক্রি বাং হ
থানা ঃ কালিয়াকৈর জেলা ঃ গাজীপুর , তিনি গ্রামীন ব্যাং
কেন্দ্র নং ঃ ১৯০০ খানী নং ঃ ২০০০ গ্রুপ নং ঃ এ
১০০১ বাহর একজন নিয়মীত এবং ভালো সদস্য ছিলেন /

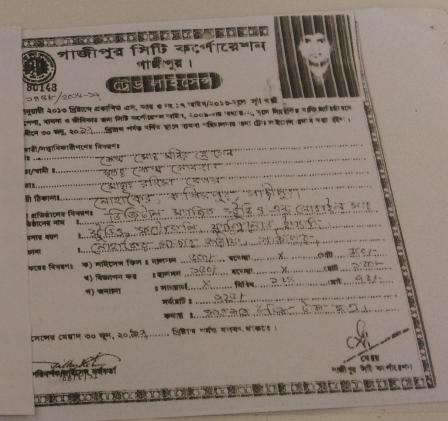
স্বাক্ষর

सिंद्यामा

কেন্দ্ৰ প্ৰধান







FAMILY PICTURE

