

## Proposed NU Business Name: **RATNA DIGITAL COLOR STUDIO**



Project identification and prepared by: Hafizur Rahman  
Mowna Unit, Gazipur

Project verified by: Md Rafiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. IBRAHIM MIA</b>
Age	:	06-12-1987 (29 Years)
Education, till to date	:	Class (VIII)
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	05 Brothers 01 Sisters
Address	:	Vill: Tepirbari , P.O: Tengra , P.S: Sreepur , Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST AMBIA</b>
(iii) Father's name	:	<b>LATE NAZAR ALI</b>
(iv) GB member's info	:	Branch : Tengra Sreepur, Centre 12 (Female), Member ID: 8933, Group No: 15 Member since: 2007 (07 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	father
(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	:	07 years experience in running business. 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01914-265915
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST AMBIA** joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATNA DIGITAL COLOR STUDIO</b>
Location	:	Chatir Baazar
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Photo capture, Photocopy, Printing service.</li><li>▪Average 70% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after getting equity money.</li><li>▪ The shop is rented.</li><li>▪Collects goods from Mowna.</li><li>▪Agreed grace period is 3 months.</li></ul>

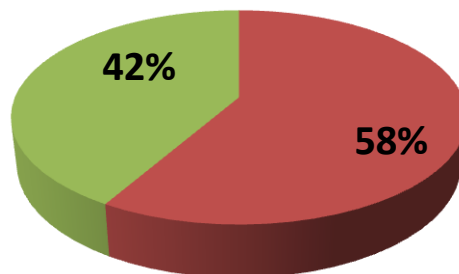
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Service	600	18000	216000
<b>Total Sales (A)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Service	180	5400	64800
<b>Total variable Expense (B)</b>	180	5400	64800
<b>Contribution Margin (CM) [C=(A-B)]</b>	420	12600	151200
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Generator		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		7,800	93600
<b>Net Profit (E)= [C-D]</b>		4,800	57600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Frame	100	80	8,000	0	0	0	8,000
Ink	50	40	2,000	0	0	0	2,000
Security	1	60000	60,000	0	0	0	60,000
Photocopy machine	0	0	0	1	50000	50,000	50,000
<b>Total</b>	<b>151</b>	<b>0</b>	<b>70,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Service	1000	30000	360000	378000
<b>Total Sales (A)</b>	1000	30000	360000	378000
<b>Less Variable Expense</b>				
Service	300	9000	108000	113400
<b>Total variable Expense (B)</b>	300	9000	108000	113400
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000	264600
<b>Less Variable Expense</b>				
Rent		1,500	18000	18,000
Electricity bill		700	8400	8900
Transportation		500	6000	6,500
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		200	2400	2400
Generator		100	1200	1200
Mobile bill		300	3600	3700
<b>Total fixed cost (D)</b>		11,300	134,400	135,500
<b>Net Profit (E)= [C-D]</b>		9700	116400	129,100
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	187,200	214,000
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		157,200
	<b>Total Cash Inflow</b>	<b>237200</b>	<b>371200</b>
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30000</b>
3	<b>Net Cash Surplus</b>	<b>157,200</b>	<b>341200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 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;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



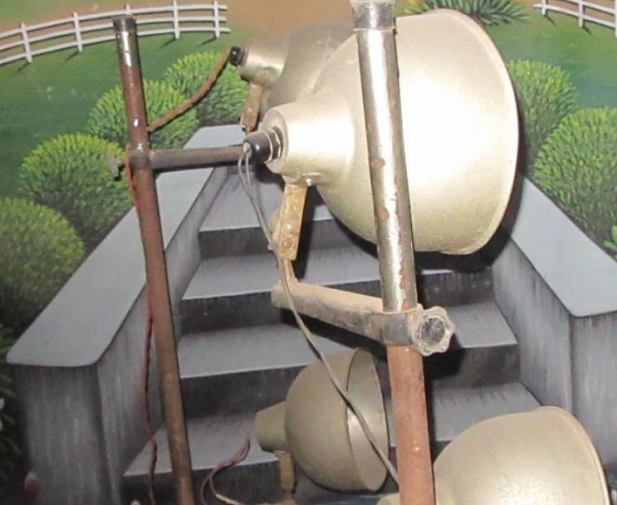


বিন্যাস পরিচালনা


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**DIGITAL STUDIO**













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

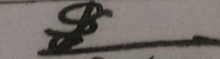


ওয়াজ উদ্দিন

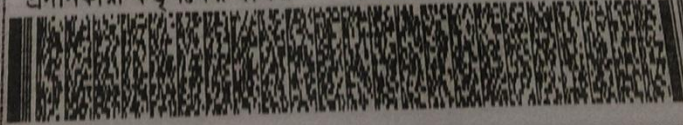
নাম: ওয়াজ উদ্দিন  
Name: OYAZ UDDIN  
পিতা: মৃত নজর আলী  
মাতা: মোছাঃ আশিয়া  
Date of Birth: 06 Feb 1987  
ID NO: 3318685475098

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: টেপির বাড়ী, টেপির বাড়ী, ডাকঘর: টেংরা - ১৭৪০, ব্রীপুর,  
গাজীপুর



প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৬/২০০৮



# FAMILY PICTURE

