Proposed NU Business Name: DHAKA DIGITAL STUDIO



Project identification and prepared by: Md Shahidul Islam Nobabganj Unit, Gazipur

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta						
Name	:	NAJMUL HUDA RAJIB BHUIYAN				
Age	:	01-09-1986 (30 Years)				
Education, till to date	:	HSC				
Marital status	:	Married				
Children	:	01 Daughter				
No. of siblings:	:	02 Brothers				
Address	:	Vill: Durgapur P.O: Khalpar P.S: Nobabganj , Dist: Dhaka .				
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 LATIFA BEGUM MOKLESUR RAHMAN Branch: Churain, Nobabganj, Centre # 49 (Female), Member ID: 3827, Group No: 02 Member since: 2011 (05 Years) First loan: BDT 5000/-				
Further Information: (v) Who pays GB loan installment	 :	Existing loan: BDT 15000/- Outstanding loan: Nil 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	•••	09 years experience in running business. 09 Years in own business.
Training Info	:	He has 01 Year training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	• •	None
Entrepreneur Contact No.		01832-680787
Family's Contact No.	:	01918-870002
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDA BAGUM joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info					
Business Name	:	DHAKA DIGITAL STUDIO			
Location	:	Churain baazar, Hospital road, Nobabganj, Dghaka			
Total Investment in BDT	:	BDT 2,90,000/-			
Financing	:	Self BDT 210,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	20 ft x 20 ft= 400 square ft			
Security of the shop	:				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Photocopy, Laminating, Internet service etc. Average 35% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Dhaka. Agreed grace period is 3 months. 			

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Photocopy, Laminating, Internet service etc.	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less Variable Expense			
Photocopy , Laminating , Internet service etc.	900	27000	324000
Total variable Expense (B)	900	27000	324000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		700	8400
Transportation		700	8400
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		10,450	125400
Net Profit (E)= [C-D]		7,550	90600

Investment	Rroal	VOOWN.
IIIVE2HIIEHL	DICA	NUUVIII

Existing					Proposed			
Particulars	Qty.	0	Amount	Qty	Unit	Amount	Proposed	
			(BDT)		Price	(BDT)	Total	
Computer	1	50000	50,000	0	0	0	50,000	
Printer	1	20000	20,000	0	0	0	20,000	
Photocopy	1	40000	40,000	1	80000	80,000	120,000	
Leminiting , Scanner	1	50000	50,000	0	0	0	50,000	
Security	1	50000	50,000	0	0	0	50,000	
Total	5	0	210,000	1	0	80,000	290,000	

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Photocopy , Laminating , Internet service etc.	2100	63000	756000	793800	833490
Total Sales (A)	2100	63000	756000	793800	833490
Less Variable Expense					
Photocopy , Laminating , Internet service etc.	1260	37800	453600	476280	500094
Total variable Expense (B)	1,260	37800	453600	476280	500094
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense					
Rent		3,000	36000	36,000	36000
Electricity bill		1000	12000	12500	13000
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		11,150	132,000	133,100	134200
Net Profit (E)= [C-D]		14050	168600	184,420	199196
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
	Investment Infusion by			
1.1	Investor	80,000		
1.2	Net Profit	168,600	184,420	199196
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	Surplus		136,600	289020
	Total Cash Inflow	248600	321020	488216
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
	Investment Pay Back			
2.3	(Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	136,600	289020	456216

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 09 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

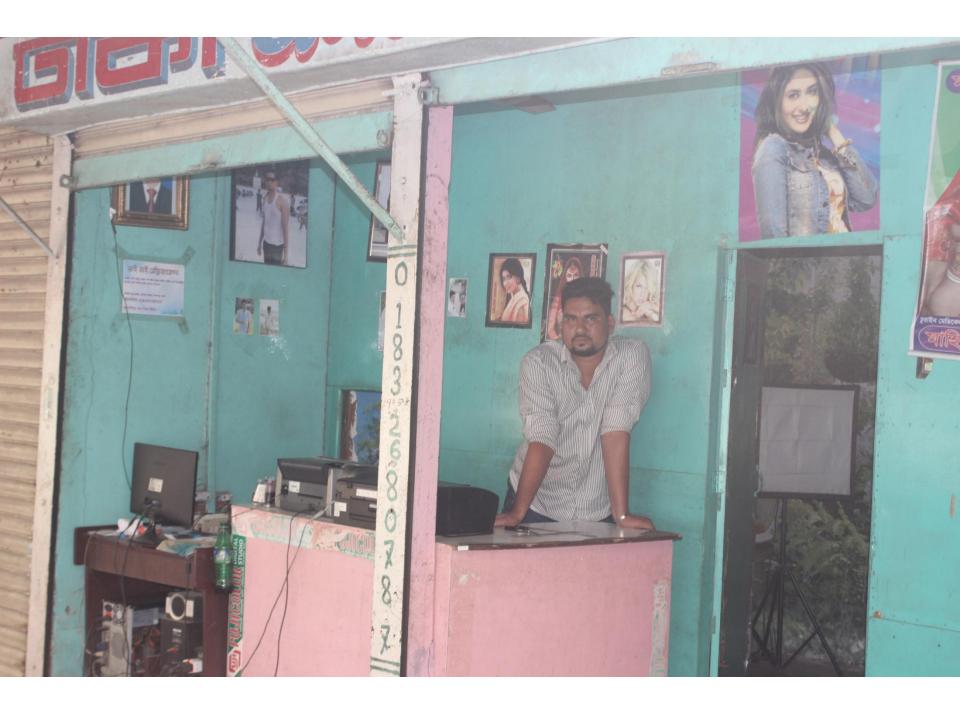
THREATS

Theft

Fire

Political unrest

Pictures





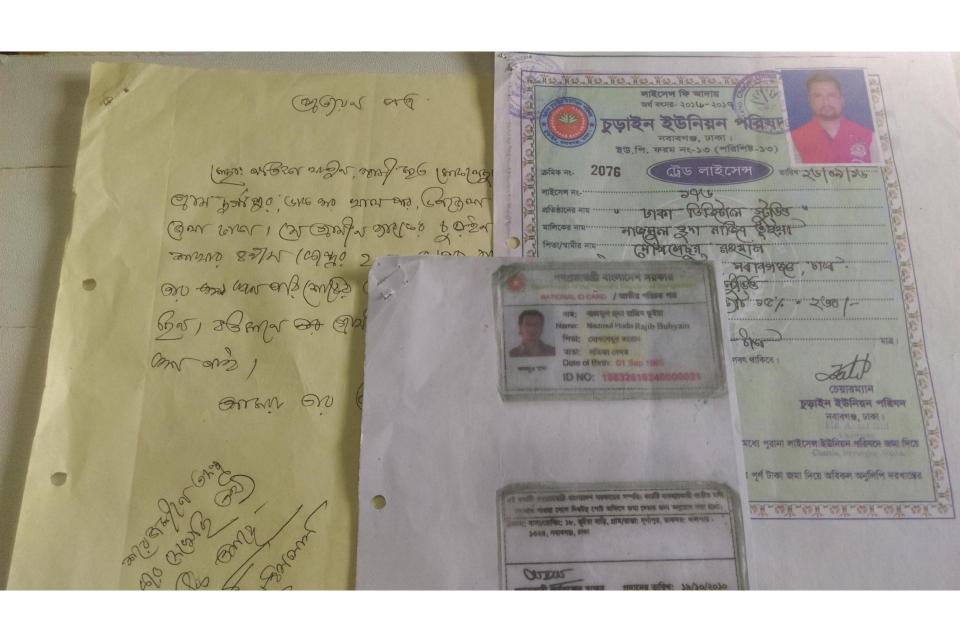












FAMILY PICTURE

