

Proposed NU Business Name: **STUDIO 27**



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Project verified by: Md Siddiqur Rhaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JUBAER BAPARY
Age	:	13-06-1993 (23 Years)
Education, till to date	:	Class IX
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Moddho Baghara , P.O: Baghara , P.S: Sreenagar , Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RESHMA BEGUM
(iii) Father's name	:	JOYNAL BEPARY
(iv) GB member's info	:	Branch : Vaggakul , Centre : 86 (Female), Member ID: 5876/2, Group No: 02 Member since: 26-07-2000 (17 Years) First loan: BDT 3000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 18240
(v) Who pays GB loan installment	:	Mother
(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. 03 Years in own business. He has 04 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01921-161820
Family's Contact No.	:	01732-885908
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RESHMA BEGUM joined Grameen Bank since 17 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	:	STUDIO 27
Location	:	Balashur Baazar, Sreenagar
Total Investment in BDT	:	BDT 270000/-
Financing	:	Self BDT 200000/- (from existing business) 76% Required Investment BDT 70000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Photo studio , Printing, Photocopy service.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Sreenaagar.▪Agreed grace period is 3 months.

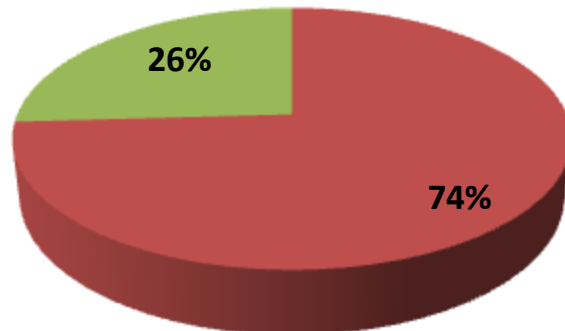
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Service	1820	54600	655200
Total variable Expense (B)	1,820	54600	655200
Contribution Margin (CM) [C=(A-B)]	780	23400	280800
Less Variable Expense			
Rent		8,000	96000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		150	1800
Generator		500	6000
Mobile bill		300	3600
Total fixed cost (D)		15,750	189000
Net Profit (E)= [C-D]		7,650	91800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Camera DSLR	1	50000	50,000	0	0	0	50,000
Photocopy machine	1	80000	80,000	0	0	0	80,000
Computer	2	15000	30,000	0	0	0	30,000
Printer	1	20000	20,000	0	0	0	20,000
Security	1	20000	20,000	0	0	0	20,000
HD Video Camera	0	0	0	1	70,000	70,000	70,000
Total	6	0	200,000	1	0	70,000	270,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 70,000
- Total 270,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Service	3800	114000	1368000	1436400	1508220
Total Sales (A)	3800	114000	1368000	1436400	1508220
Less Variable Expense					
Service	2660	79800	957600	1005480	1055754
Total variable Expense (B)	2,660	79800	957600	1005480	1055754
Contribution Margin (CM) [C=(A-B)]	1,140	34200	410400	430920	452466
Less Variable Expense					
Rent		8,000	96000	96,000	96000
Electricity bill		1400	16800	17300	17800
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Guard		150	1800	1800	1800
Generator		500	6000	6000	6000
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		19,450	227,400	228,500	229600
Net Profit (E)= [C-D]		14750	177000	202,420	222866
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	177,000	202,420	222866
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149,000	323420
	Total Cash Inflow	247000	351420	546286
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	149,000	323420	518286

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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







এখানে
ছবি তোলা
হয়।

WELCOME





বিস্মিল্লাহির রাহমানির রাহিম

তানভির মাসুদ
জুবায়ের আলম
প্রোগ্রামার

Studio 27



01726-848241

01921-16182

model & design

এখানে আর্জেন্ট ছবি তোলা হয়, লেমিনেটিং, ফটোকপি, কম্পোজ, ই-মেইল গা
ডাউনলোড, বিয়ে, জন্ম দিন সহ যে কোন সামাজিক অনুষ্ঠানের ভিডিও করা হয় এ
বিয়ে, গায়ে হলুদের ষ্টিল ছবি তোলা হয় ও ছবি বাধায় করা হয়।

বিঃ দ্রঃ- সার্বক্ষনিক বিদ্যুতের ব্যবস্থা।

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বাল্যশ্রম সীমাবদ্ধতা আইন ১৯৮৬ দ্বারা নিষিদ্ধ।

FAMILY PICTURE

