

SUNNY DIGITAL STUDIO



Project identification and prepared by: Asif, Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHORSHED ALAM
Age	:	26-06-1986 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Doshaid P.O: Ashulia P.S: Ashulia Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIA BEGUM
(iii) Father's name	:	MD FAZLUL HOQUE
(iv) GB member's info	:	Branch: Ashulia Savar, Centre # 09 (Female), Member ID: 1874, Group No: 06 Member since: 02-02-2002 (13 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 20,000
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684-564294
Father Contact No.	:	01917-482252
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sufia Begum is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. Sufia Begum gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SUNNY DIGITAL STUDIO
Location	:	Bashaid bus stand, Ashulia, Dhaka
Total Investment in BDT	:	BDT 3,31,600
Financing	:	Self BDT 1,81,600 (from existing business) 45% Required Investment BDT 1,50,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪ Provide all kind of photo related service like; Photo to photo, Photo print, Photo capture etc.▪ Provide photocopy service.▪ Average 25% gain on sales.▪ The business is operating by entrepreneur. Existing no employee.▪ After getting equity fund two employee will be appointed.▪ Collects goods from Savar, Dhaka.▪ The shop is rented▪ Agreed grace period is 4 months.

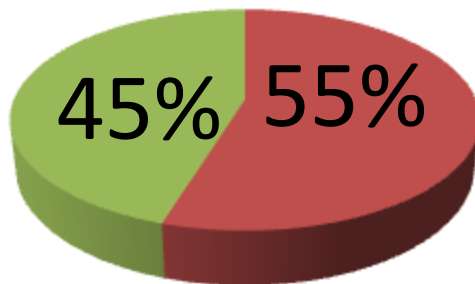
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Photocopy and photo related service	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Photocopy and photo related service	1,875	56,250	675,000
Total variable Expense (B)	1,875	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
Rent		1,400	16,800
Electricity Bill		700	8,400
Mobile Bill		400	4,800
Transportation		200	2,400
Salary (self)		6,000	72,000
Entertainment		300	3,600
Guard		100	1,200
Others		500	6,000
Total fixed Cost (D)		9,600	115,200
Net Profit (E) [C-D]		9,150	109,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Photocopy Machine 1pcs = BDT 60,000	1,51,600		1,51,600
Computer 1pcs = BDT 20,000			
Printer 2872 = BDT 2,000			
Printer 450 = BDT 8,000			
Laptop = BDT 40,000			
Laminating Machine = BDT 2,000			
Table 2pcs = BDT 4,000			
Camera = BDT 12,000			
Light Stand = BDT 1,000			
Partition = BDT 2,000			
Chair 2pcs =BDT 600			
Digital/Movie Camera	-	1,50,000	1,50,000
Security	30,000	-	30,000
Total	1,81,600	1,50,000	3,31,000

Source of Finance



- Entrepreneur's Contribution 181,600
- Investor's Investment 150,000
- Total 331,600

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Photocopy and photo related service	5,800	174,000	2,088,000	2,192,400	2,302,020
Total Sales (A)	5,800	174,000	2,088,000	2,192,400	2,302,020
Less. Variable Expense					
Photocopy and photo related service	4,350	130,500	1,566,000	1,644,300	1,726,515
Total variable Expense (B)	4,350	130,500	1,566,000	1,644,300	1,726,515
Contribution Margin (CM) [C=(A-B)]	1,450	43,500	522,000	548,100	575,505
Less. Fixed Expense					
Rent		1,400	16,800	16,800	16,800
Electricity Bill		700	8,400	9,400	10,500
Mobile bill & SMS Monitoring		650	7,800	8,200	8,700
Transportation		400	4,800	6,800	8,800
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff) (2)		8,000	96,000	96,000	96,000
Entertainment		400	4,800	5,300	5,800
Guard		100	1,200	1,500	1,800
Others		600	7,200	8,000	9,000
Non Cash Item					
Depreciation		5,017	60,200	60,200	60,200
Total Fixed Cost		25,267	303,200	308,200	313,600
Net Profit (E) [C-D]		18,233	218,800	239,900	261,905
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	218,800	239,900	261,905
1.3	Depreciation (Non cash item)	60,200	60,200	60,200
1.4	Opening Balance of Cash Surplus		219,000	459,100
	Total Cash Inflow	429,000	519,100	781,205
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	219,000	459,100	721,205

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 04 Years
Quality 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













স্মার্ট ডিজিটাল স্টুডিও

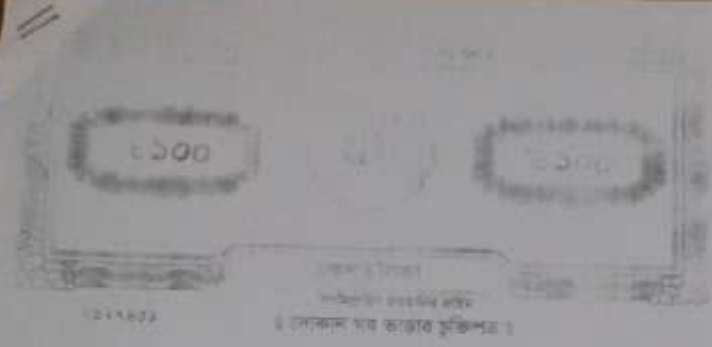
ছবি তোলা হয়।

ফটোকপি

flexi load/বিকাশ করুন

লেমেনেটিং ও কম্পোজ করা হয়।

বাজার আশুলিয়া ঢাকা।



১০১৯০২

৫০০ টাকা
পঞ্চাশতক টাকার নোট
৫ শতকম নয় হাজার দুইশতক

১০০০ টাকা

১০০০ টাকা

১০০০ টাকা

১০০০ টাকা

চুক্তি শর্তাবলী

১. ব্যক্তিগত ব্যবহারের জন্যে
২. ব্যক্তিগত ব্যবহারের জন্যে
৩. ব্যক্তিগত ব্যবহারের জন্যে

১০০০ টাকা

৭৪২০



আবদুলিয়া ইউনিয়ন পল্লিগণ
খানা, আবদুলিয়া, কলকাতা-সাতার, জিলা, ঢাকা।
ব্রুক আইসেল

সংখ্যা: ১১১১১১১১
তারিখ: ১১/১১/১১
স্থান: ১১/১১/১১

১১/১১/১১

আইসেল



১১/১১/১১
১১/১১/১১
১১/১১/১১

আবদুলিয়া ইউনিয়ন পল্লিগণ
Department of the People's Pharmacy of Bangladesh
১১/১১/১১/১১ / ১১/১১/১১/১১

নাম: ১১/১১/১১/১১
পিতা: ১১/১১/১১/১১
তারিখ: ১১/১১/১১/১১
ID NO: ১১/১১/১১/১১

১১/১১/১১/১১

১১/১১/১১/১১

১১/১১/১১/১১

FAMILY PICTURE

