

Proposed NU Business Name: **PRINT HOUSE**

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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAFAR ULLAH
Age	:	01-01-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	03 Brothers And 03 Sisters
Address	:	Vill: Tongir par ; P.O: Lemua; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAWSHAN ARA BEGUM
(iii) Father's name	:	MD. SHOHID ULLAH
(iv) GB member's info	:	Branch: Motobi, Feni, Centre # 37 (Female), Member ID: 2224, Group No: 06 Member since: 01-05-2008 to 01-02-2015 (07 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Self
(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	:	08 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01682-280740
Family's Contact No.	:	01819-818585
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAWSHAN ARA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	PRINT HOUSE
Location	:	Boro Mosque Market, Feni
Total Investment in BDT	:	BDT 610,000/-
Financing	:	Self BDT 550,000/- (from existing business) 90% Required Investment BDT 60,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 72 square ft
Security	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Paper, Computer, Printer etc▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

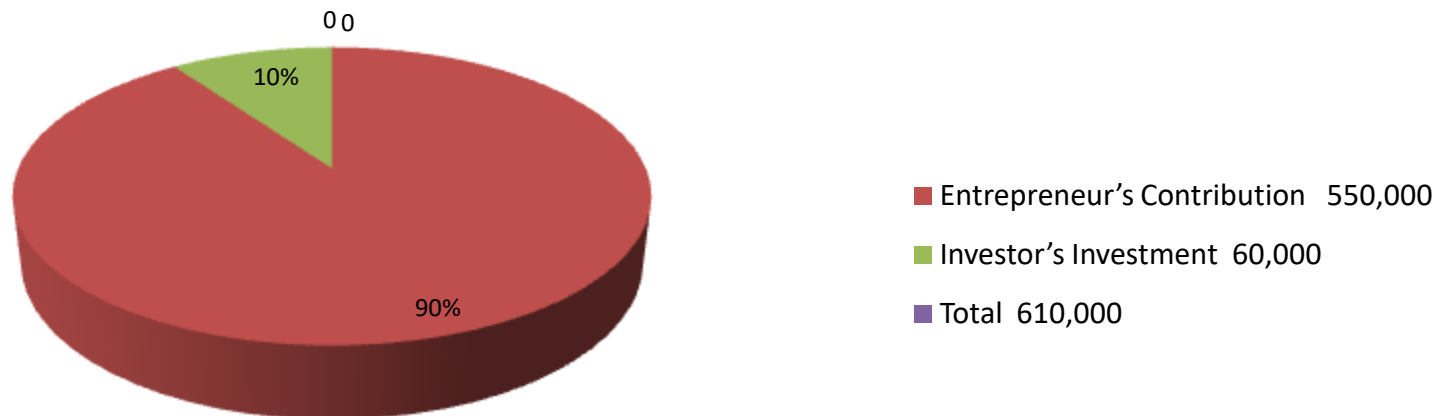
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Paper, Computer, Printer etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Paper, Computer, Printer etc	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less Variable Expense			
Rent		6,000	72,000
Electricity bill		1000	12,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		200	2,400
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		13,300	159,600
Net Profit (E)= [C-D]		9,200	110,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	40000	40,000	0	0	0	40,000
Printer	1	10000	10,000	0	0	0	10,000
Stationary	0	0	200,000	0	0	60,000	260,000
Security	1	0	300,000	0	0	0	300,000
Total	3	50000	550,000	0	0	60,000	610,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Paper, Computer, Printer etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Paper, Computer, Printer etc	5,100	153,000	1836000	1927800	2024190
Total variable Expense (B)	5,100	153,000	1836000	1927800	2024190
Contribution Margin (CM) [C=(A-B)	900	27,000	324000	340200	357210
Less Variable Expense					
Rent		6,000	72,000	72,000	72,000
Electricity bill		1,200	14,400	15,000	15,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		13,600	163,200	164,000	164,800
Net Profit (E)= [C-D]		13,400	160,800	176,200	192,410
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	160,800	176,200	192,410
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		136,800	289,000
	Total Cash Inflow	220,800	313,000	481,410
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	136,800	289,000	457,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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