

Proposed NU Business Name: PADAMA TRAINING CENTER.



Project identification and prepared by: Md. Sohel Mia,
Unit Rajshahi Sadar.

Project verified by: MD. Abdul Mannan Talukdar



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ZINJUR HOSSIN.
Age	:	12/08/1991(26 Years)
Education, till to date	:	Diploma in computer science.
Marital status	:	married
Children	:	No.
No. of siblings:	:	2 Brothers ,1 sister.
Address	:	Vill: Chak kapasia , P.O: Chumohoni, P.S: Chargat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. FIROZA BEGUM.
(iii) Father's name	:	MD.ZIAUL HAQUE.
(iv) GB member's info	:	Branch: Usofpor Chargut , Centre # 99(Female), Member ID:11004/1, Group No: 01 Member since:2000 to 2015 and rejoin 20/10/2016.(15 Years) First loan: BDT 4000.
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 1284.
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01846926315
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FIROZA BEGUM joined Grameen Bank since 15 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

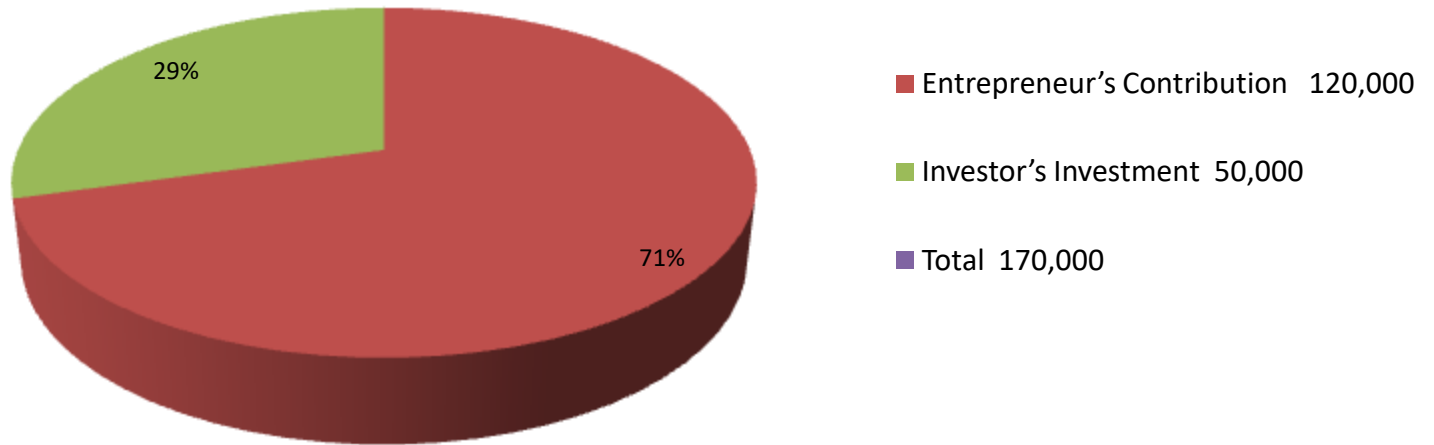
Business Name	:	PADAMA TRAINING CENTER.
Location	:	Chumohani .
Total Investment in BDT	:	BDT:170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12*8=96 squre.
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer.▪The business is operating by entrepreneur. Existing no employee. After Getting equity fund 1 employee will be appointed.▪The shop is rent.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales		15000	180000
Total Sales (A)		15000	180000
Less. Variable Expense			
Sales		2000	24000
Total variable Expense (B)		2000	24000
Contribution Margin (CM) [C=(A-B)]		13000	156000
Less. Fixed Expense			
Rent		500	6000
Electricity Bill		500	6000
Mobile Bill		200	2400
Salary (self)		4000	48000
Guard		100	1200
Transportation		200	2400
Entertainment		100	1200
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		5600	67200
Net Profit (E) [C-D]		7400	88800

Investment Breakdown

	Existing	proposed	
Self	120000	50000	170000
Total	120000	50000	170000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Salse		18000	216000	226800	238140
Total Sales (A)		18000	216000	226800	238140
Less. Variable Expense					
Sales		2000	24000	25200	26460
Total variable Expense (B)		2000	24000	25200	26460
Contribution Margin (CM) [C=(A-B)]		16000	192000	201600	211680
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		500	6000	6000	6000
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		100	1200	1200	1200
Salary (staff)					
Security Gard		100	1200	1200	1200
Bank service Charge					
Total Fixed Cost		5600	67200	67200	67200
Net Profit (E) [C-D]		10400	124800	134400	144480
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	124800	134400	144480
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104800	219200
	Total Cash Inflow	174,800	239200	363680
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	104,800	219200	343680

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest



A wall covered in various posters and advertisements. At the top, there is a yellow poster with Bengali text: "টিকা দেব ফোনে ফোনে" and "সব মিনিটই সুন্দরী থাকবে 5৯". Below it, there are several blue and white posters for mobile data plans, featuring a man in a blue shirt. One poster prominently displays "1GB" and "৳২৪". Another poster shows "2GB" and "৳৩৬". A third poster shows "6GB" and "৳১০০". There are also smaller posters with "250 MB" and "1.5GB". A large, stylized red and white logo with the letter "R" is visible on the left side of the wall. The bottom of the wall features a yellow and pink border with the "bKash" logo and text in Bengali: "বিকাশ" and "সব কিছুই সহজ".







FAMILY PICTURE

