

Proposed NU Business Name : **Mazumder Enterprise**

সততাই ব্যবসার প্রধান সম্পদ

মেসার্স মজুমদার এন্টার প্রাইজ

ঠিকাদারি, কনস্ট্রাকশন, সরবরাহকারী প্রতিষ্ঠান

❖ কম্পিউটার প্রিন্টার, টোনার, রিবন

❖ রিপিল পিন্টার কালি

❖ কম্পিউটার প্রিন্টার ফটো পেপার এবং ইংক জেট পেপার

NU Identified and PP Prepared by :
Md. Nazmul Karim (Chandpur Sadar Unit)

Verified by:
Abu Musa Bhuiyan

Presented by
Shawon Sagor Mazumder

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Shawon Sagor Mazumder
Age	:	29 years
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Lila Mazumder
(iii) Father's name	:	Bashudeb Mazumder
(iv) GB member's info	:	Branch: Torpurchondi, Centre: Bokultola Vumi Group# 45/m, Loanee no.7352 Member since 14-08-2006, First loan: Tk.5000 Total amount received bdt.320000 (Approx)
Further Information:		Existing loan:Tk.100000, Outstanding:Tk.42300
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	B. Com (Honors)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Business Experiences	:	4 years
Trade license	:	00116
Other Own/Family Sources of Income	:	Services
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact Info		01683320809
NU Project Source/Reference	:	GT -Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2006. At first she took a loan amount of BDT 5,000 from Grameen Bank. NU started his Business using GB loan of BDT 1,00,000. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Mazumder Enterprise
Address/ Location	:	Holding-90-00, Topdar bari, Press Club Road, Chandpur
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		
(i) % of present gross profit margin	:	27%
(ii) Estimated % of proposed gross profit margin		27%
(iii) Agreed grace period		3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
i) Present stock items: Advance =15000 Furniture = 18000 Computer/Printer = 20,000 Bio spray = 80,000 Bio pudding = 5000 toner cartridge =40,000 paper =18000 Ink = 4000	2,00,000		
ii) Proposed stock items: Toner cartridge/color cartage Papers/Ink/photo paper = 1,50,000		1,50,000	
Total Capital			3,50,000

Stock items

Present items

- 12A,/115A Toner (jr) = 8000
- 35A,85A,80A Toner =12000
- 1043s,108,101 toner =8000
- Twin black/single liquid=2000
- Toner refill/laser =6000
- Photo paper =5000
- Inkjet paper =4000
- Pot prime inks =4000
- Bio spray =80000
- Paper Pertex =5000
- Paper/Universal lqd =8000
- Bio pudding =5000
- **Total =1,47,000**

Proposed items

- 12A,/115A Toner (jr) = 15000
- 35A,85A,80A Toner =20000
- 1043s,108,101 toner =13000
- HPQ 2610A = 17000
- HPQ 2612A =10000
- Samsung ML1710 =14000
- Lexmark =3000
- EPSON LQ = 3000
- Panasonic Fax =2000
- Twin black/single liquid=5000
- Toner refill/laser =5000
- Photo paper =5000
- Inkjet paper =5000
- Pot prime inks =5000
- Paper Pertex =12000
- Printer paper = 6000
- Brother TN = 10000
- **Total =1,50,000**

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1500	45000	540000
<i>Less: Cost of sales (B)</i>	1100	33000	396000
Gross Profit (C) [C=(A-B)]	400	12000	144000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Shop Rent		2500	30000
Entertainment		200	2400
Mobile bill		200	2400
Present salary/Drawings- self		6000	72000
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses(furniture-10%) (Electronics goods-15%)		400	4800
Total Operating Cost (D)		9900	118800
Net Profit (C-D):		2100	25,200

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2750	82500	9,90,000	3100	93000	11,16,000
<i>Less: cost of sales (B)</i>	2000	60000	7,20,000	2250	67,500	8,10,000
Gross Profit (C) [C=(A-B)]	750	22,500	2,70,000	850	25500	3,06,000
<i>Less: Operating Costs</i>						
Electricity bill		500	6000		550	6,600
Shop Rent		2500	30000		2500	30000
Entertainment		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		300	3600		300	3600
Proposed Salary- Self		6000	72000		6000	72000
Others		100	1200		100	1200
Non Cash Item:						
Depreciation Expenses		400	4800		400	4800
<i>Total Operating Cost (D)</i>		10,000	1,20,000		10,050	1,20,600
(Net Profit C-D) :		12,500	1,50,000		15450	1,85,400
Payback to Gt			90,000			90,000
Retained Income:			60000			95,400

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,50,000	
1.2	Net Profit	1,50,000	1,85,400
1.3	Depreciation (Non cash item)	4800	4800
1.4	Opening Balance of Cash Surplus	-	22500
	Total Cash Inflow	3,04,800	2,12,700
2.0	Cash Outflow		
2.1	Purchase of Product	1,50,000	-
2.2	Payment of GB Loan	42300	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,82,300	90,000
3.0	Net Cash Surplus	22,500	1,22,700

SWOT ANALYSIS

STRENGTH

Well known businessman in locality.
Experience and skill

WEAKNESS

Lack of investment
Credit sales

OPPORTUNITIES:

Near Primary high school
Would Be Owner Gradually.

THREATS

Theft
Fire

Pictures





PRINTEX
EXCELLENCE IN PRINTING
TONER CARTRIDGE

101
SAMSUNG ML2160/12161

Page Yield	1,200	Print Speed	18 ppm	Resolution	600 x 600 dpi	Language	PS, PCL, PDF, etc.
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All brand names & trademarks are the property of their respective owners and are used here for identification purposes only. Made in P.R.C. under the brand name Samsung. Product code: 80-01112000

PRINTEX
EXCELLENCE IN PRINTING
TONER CARTRIDGE

80A
HP LASER PRO4000

Page Yield	1,200	Print Speed	18 ppm	Resolution	600 x 600 dpi	Language	PS, PCL, PDF, etc.
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PRINTEX
EXCELLENCE IN PRINTING
TONER CARTRIDGE

108S
SAMSUNG ML1640/1641

Page Yield	1,200	Print Speed	18 ppm	Resolution	600 x 600 dpi	Language	PS, PCL, PDF, etc.
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TONER CARTRIDGE

108S
SAMSUNG ML1640/1641

Page Yield	1,200	Print Speed	18 ppm	Resolution	600 x 600 dpi	Language	PS, PCL, PDF, etc.
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PRINTEX
EXCELLENCE IN PRINTING
TONER CARTRIDGE

101S
SAMSUNG ML2160/2161

Page Yield	1,200	Print Speed	18 ppm	Resolution	600 x 600 dpi	Language	PS, PCL, PDF, etc.
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 - ❖ রিপিল পিটার কালি
 - ❖ কম্পিউটার প্রিন্টার ফটো পেপার এক ইংক জেট পেপার
 - ❖ নয়া গ্রোথিন খাদ্য সামগ্রী
- ডায়াবেটিক, পেটিক, হৃদরোগ সব বিভিন্ন সমস্যা ভোগীদের জন্য।
- ❖ বায়ো স্প্রে গ্রাস খাদ্য সামগ্রী
- মাশর, ডায়াবেটিক, পেটিক, হৃদরোগ, রৌক, প্যারালিসিস, শর্শর, সিমার, মাল, কিডনি, পরকর্ষি, বাতবাবা, হাডের স্বাস্থ্যকি রোধ করে।
- ❖ পুরুষ ও মহিলাদের যৌন ও জটিল গোপনীয় সমস্যা দূর করে।
 - ❖ কোন প্রকার পার্শ্ব প্রতিক্রিয়া বিহীন খাদ্য দ্রব্য।

ডেপার্টমেন্ট সফটওয়্যার, উদয়পুর। (ওরিয়েন্টাল মিলিটারি সার্কেল পাশে)।
 Mob: 01864-372583, 01683-320809



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