

Proposed NU Business Name: **BISMILLAH PHOTOCOPY**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. EKBAL HOSSAIN
Age	:	15-02-1991(25 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Habibpur , P.O: Nondongasi, P.S: Carghat, 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. RUBINA BEGOM
(iii) Father's name	:	MD. ERSHAD ALI
(iv) GB member's info	:	Branch: Nimpara , Carghat, Centre # 34 (Female), Member ID:2574/5 , Group No: 02 Member since: 2000 (17 Years) First loan: BDT -7,000/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: BDT 12,000/-
(v) Who pays GB loan installment	:	Fathers
(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. He has no training.
Other Own/Family Sources of Income	:	Mango Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur's Contact No.	:	01758-351346
Wife's Contact No.	:	01535-034358
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia,Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUBINA BEGOM joined Grameen Bank since 17 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH PHOTOCOPY
Location	:	Nondongassi bajar, Carghat , Rajshahi
Total Investment in BDT	:	BDT 222,000/-
Financing	:	Self BDT 172,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 22,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fotokofe & Stationary etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

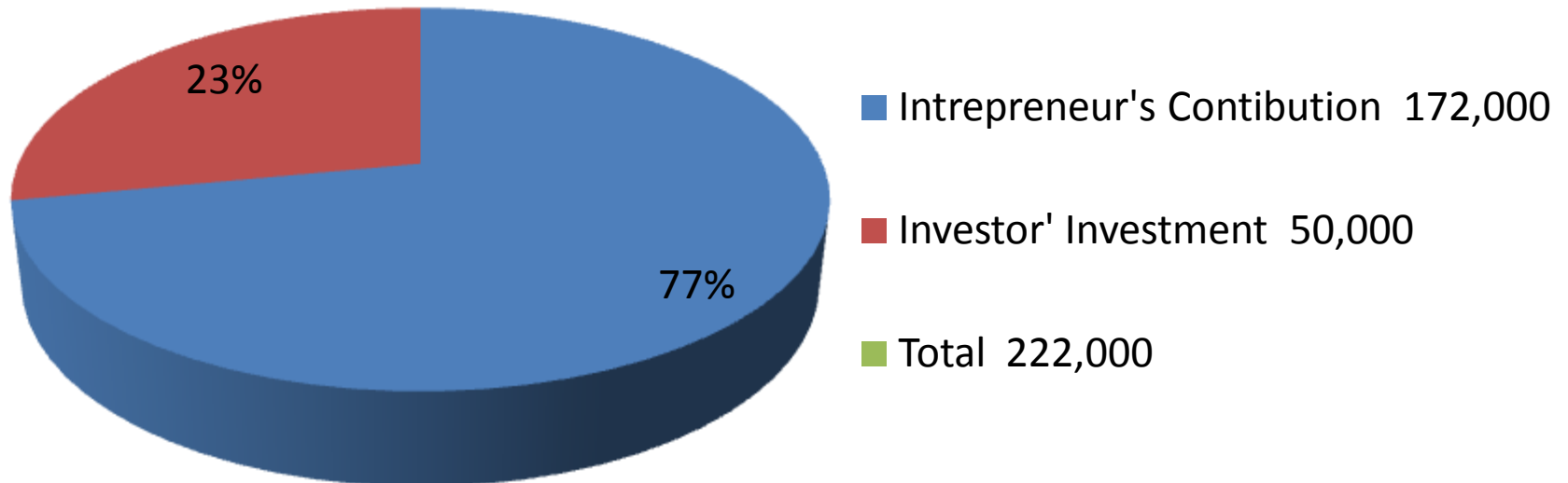
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fotokofe & Stationary	3,000	90,000	1080,000
Total Sales (A)	3,000	90,000	1080,000
Less. Variable Expense			
Fotokofe & Stationary	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		1,200	14,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		300	3,600
Guard		120	1,440
Bank Charge		100	1,200
Generator		75	900
Mobile Bill		300	3,600
Total fixed Cost (D)		12,895	154,740
Net Profit (E) [C-D]		5,105	61,260

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fotokofe Me thin (2x60,000)	120,000	-	120,000
Pen	5,000	-	5,000
Stationery Item	5,000	50,000	55,000
Computer	10,000	-	10,000
Printer (2x3,500)	7,000	-	7,000
Scanner	3,000	-	3,000
Security	22,000	-	22,000
Total	172,000	50,000	222,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics	4,000	120,000	1440,000	1512,000	1587,600
Total Sales (A)	4,000	120,000	1440,000	1512,000	1587,600
Less. Variable Expense					
Cosmetics	3,200	96,000	1152,000	1209,600	1270,080
Total variable Expense (B)	3,200	96,000	1152,000	1209,600	1270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		1,500	18,000	18,900	19,845
Transportation		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		120	1,440	1,440	1,440
Bank Charge		100	1,200	1,200	1,200
Generator		75	900	900	900
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		13,205	168,740	161,880	162,977

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	50,000		
1.2	Net Profit	127,260	140,520	154,443
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		107,260	120,520
	Total Cash Inflow	177,260	247,780	274,963
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	107,260	227,780	254,963

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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





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ও অমনোর তিনা প্রদান
করা হয়।

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RATAD
CNU





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ফতোকপি

