

Project identification and prepared by :Md eaqub ali
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NURUL ISLAM
Age	:	12/09/1984 (33 years)
Education, till to date	:	MA
Marital status	:	marrid
Children	:	Null
No. of siblings:	:	01 brother 01 sister
Address	:	Vill: Karon puri cala P.O: candura P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NUR JAHAN BAGOM
(iii) Father's name	:	MD:HAFIZ UDDIN
(iv) GB member's info	:	Branch:Muchak, kaliakoar, Centre # 12/৩ (Female), Member ID:2843, Group No: 02 Member since: 20/01/1998-2017 (19Years) First loan: BDT 3000/-
Further Information:		Existing Loan: 35000/-, Outstanding loan
(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.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724143897
Mother's Contact No.	:	01914382511
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN BAGOM joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

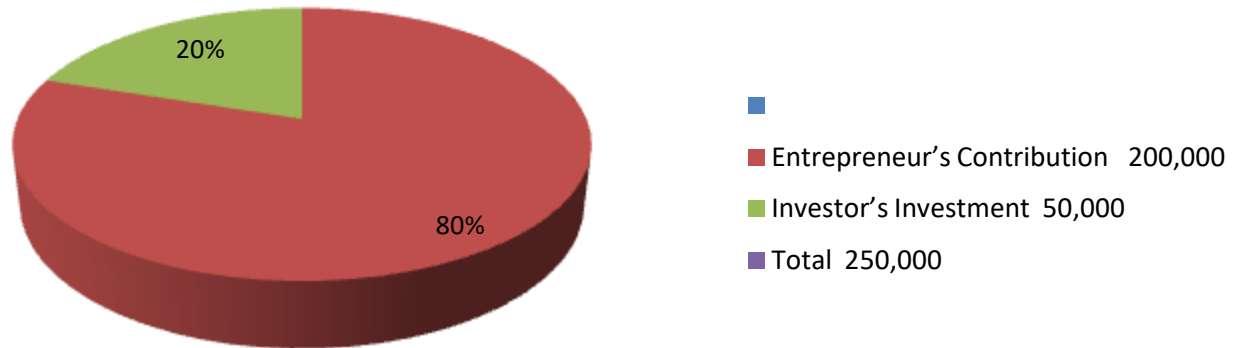
Business Name	:	NUR COMPUTERT TRANING AND SAIBER JON
Location	:	Karon puri chala,chandura,kaliakoar Gazipur.
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 200000/-(from existing business) 80% Required Investment BDT 50000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Prin,lod,picter,mamori,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Prin,lod,picter,mamori,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent			
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
computer	04	20000	80000	02	25000	50000	130000
printer	03	10000	30000				30000
scanar	10	1000	10000				20000
Security			80000				80000
			200000			50000	250000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
print,lod,picter,mamori lod,internet,etc	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Print,lod,picter,mamori lod,internet,etc	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		00	00	00	00
Electric Bill		520	6240	6552	6879
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6300	6615
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6000	6000
Total Fixed Cost (D)		7670	92040	93252	94524
Net Profit (E)= [C-D]		6730	80760	88188	95988
Investment Pay Back			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	80760	84798	89037
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88188	95988
	Total Cash Inflow	130760	172986	185025
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	60760	152986	165025

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

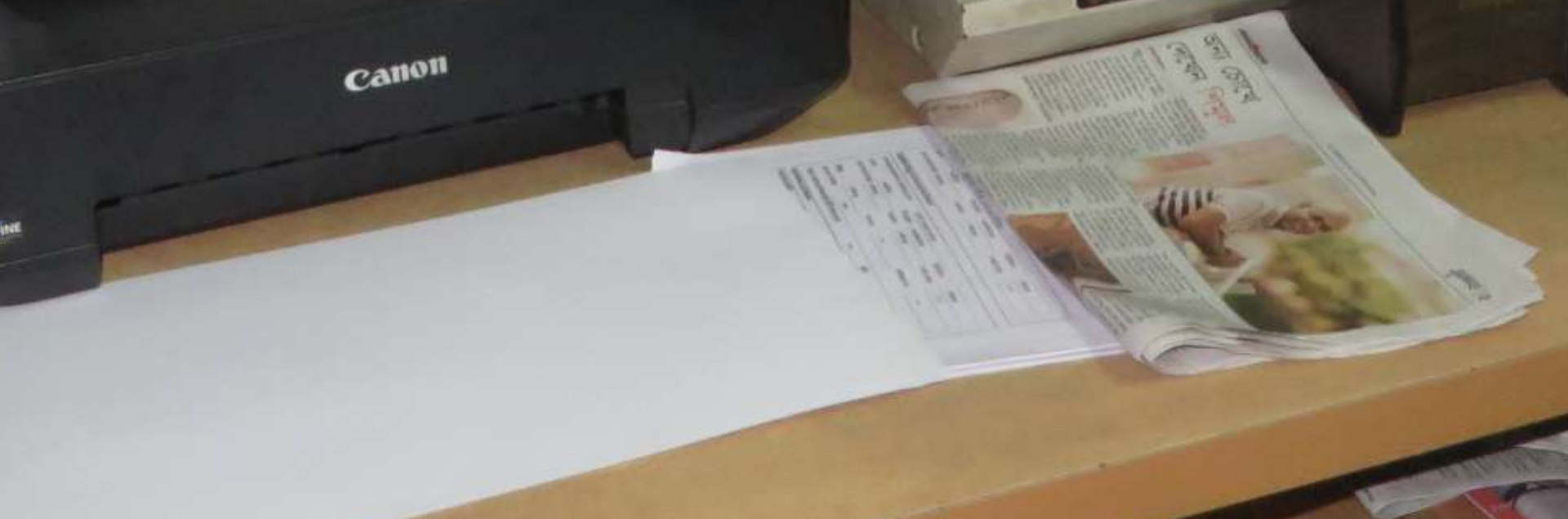
THREATS

Theft
Fire









বিশ্ববিদ্যালয় ভর্তি

নাইন চাকরী
কারিগরি শি
সাসপোর্ট ফর্ম

হিন্দিয়ান ভিসা ই-
ই-টিন সার্টিফিকেট

পল্লীবিদ্যালয়

বিশ্ববিদ্যালয়

বিশ্ববিদ্যালয়

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স্বাক্ষর-এর

কর্তৃক অনুমোদিত

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