Ittadi Library & Computer Proshikkhon Kendro



Project by-Mohitosh Roy

Identified By - Md. Shakil Ahmed Verified by- Md. Ruhul Amin

Madhobpur Unit Area 4

GRAMEEN TRUST

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

Name	:	Mohitosh Roy		
Age	:	28 Feb -1984 (33 Years)		
Marital status	:	Married		
Children	:	02 Sons		
No. of siblings:	:	02 Sisters		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father Pospo Rani Roy Let: Mohanondo Roy Branch: Jogodishpor .Centre : 6/m Group no: 02 Loanee no. 1102 Member since: 1987 First loan:2,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	: :	Existing loan: 0 Outstanding: 0 N/A N/A N/A N/A		
Education	:	H.S.C		

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

Present Occupation	:	Library & Computer Training Center
Initial Investment	:	30,000
Trade License		(2017-2018)
Business Experience And Training Info	:	10 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01752102961
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1987-2010 (23 years). At first She took 2,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ittadi Library & Computer Proshikkhon Kendro
Address/ Location	:	Jogodishpur Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	8,14,000
Financing	:	Self BDT- 7,64,000 /-(from existing business) 94% Required Investment BDT-50,000 /-(as equity) 6%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	20% 20% 1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items-4,64,,000 Furniture-50,000 Shop Advance- 2,50,000	7,64,000		7,64,000
Proposed items:		50,000	50,000
Total Capital	7,64,000	50,000	8,14,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name	Unit (Quantity)	Amount			
Book & Paper		1,65,000			
Computer	05	1,00,000			
Printer	03	45,000			
Photocopy Machine	01	1,30,000			
Stationary Item		20,000			
Laminating Machine	01	4,000			
Total Present Stock		4,64,000			

Proposed items					
Product Name	Unit (Quantity)	Amount			
Camera		50,000			
Total Proposed items		50,000			

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly		
Sales (A)	5,000	1,50,000	18,00,000		
Less: Cost of sales (B)	4,000	1,20,000	14,40,000		
Profit (C) [C=(A-B)]	1,000	30,000	3,60,000		
Less: Operating Costs					
Electricity bill		500	6,000		
Night guard bill		100	1,200		
Shop Rent		800	9,600		
Mobile bill		500	6,000		
Present salary/Drawings- self		7,000	84,000		
Present Salary-Staff (0)					
Conveyance or Transport		500	6,000		
Others (fees, Entertainment, TL renewal)		500	6,000		
Non Cash Item:					
Depreciation Expenses(50,000)*10%		417	5,000		
Total Operating Cost (F)		10,317	1,23,804		
Net Profit (E-F):		19,683	2,36,196		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (B	DT)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,500	1,65,000	19,80,000	5,800	1,74,000	20,88,000
Less: Cost of Sale (B)	4,400	1,32,000	15,84,000	4,640	1,39,200	16,70,400
Profit (A-B)=(C)	1,100	33,000	3,96,000	1,160	34,800	4,17,600
Gross Profit						
Less: Operating Costs						
Electricity bill		550	6,600		600	7,200
Night guard bill		100	1,200		100	1,200
Shop Rent		800	9,600		800	9,600
Mobile bill		550	6,600		600	7,200
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Conveyance or Transport		600	7,200		600	7,200
Others (fees, Entertainment, TL						
renewal)		550	6,600		600	7,200
Non Cash Item:						
Depreciation Expenses(60,000*10%)		417	5,000		417	5,000
Total Operating Cost		10,567	1,26,804		10,717	1,28,604
Net Profit $(C-D) = (E)$		22,433	2,69,196		24,083	2,88,996
GT payback			30,000			30,000
Retained Income:			2,39,196			2,58,996

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	2,69,196	2,88,996
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		2,44,196
	Total Cash Inflow	3,24,196	5,38,192
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	2,44,196	5,08,192

SWOT ANALYSIS

STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft





Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



실 POSPO RANI ROY

পূষ্প রানী রায়

Name:

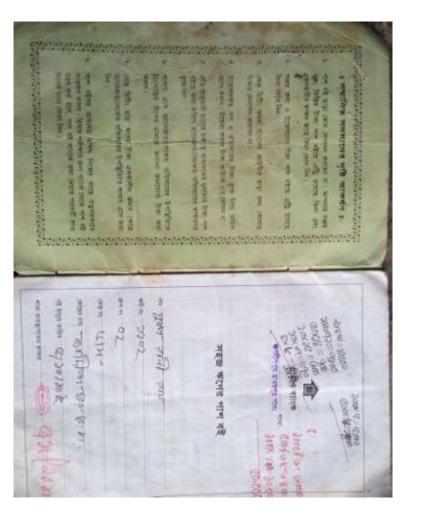
यार्गी: মৃত মহানন্দ রায়

भाज:

মৃত প্রবাসিনী রায়

Date of Birth: 21 Nov 1947

ID NO: 3617169107132





NATIONAL ID CARD জাতীয় পরিচয় পর

Name: भूका दानी दास মৃত মহানদ রায় MOHITOSH ROY भरीटिंग बास

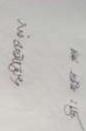
Date of Birth: 28 Feb 1984

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গ্ৰহাজাত ছী বাংলাদেশ সরকার মাধবপুর, হবিগঞ্জ। ব্যবসা সংক্রান্ত অনুমতি পত্র William Park बहिम्स- २० । त्याम् ब्रह्म त्रित्राम् वर्णः प्राप्ते प्राप्ते वित्र कार्याच्याः व्याः वर्णः स्वाः वर्णः वर्ण बावनाची विकास : बाव : प्राप्तिकेन द्वार एकंट कुल्य द्वारण चावनत : कि टे शूपर/प्राप्त प्राक्ता । प्रिकार्यकारा वेनासमा । स्थानिक प्रक यानगांत श्वन १ দাইদেশ কিল । 104 20 টাকা পরিপোধ করায় উপরোক্ত ব্যবসা করিবার জনা অনুমতি পার প্রদান করা হইল। বলবং কাল ১লা জুলাই/২০১৫ ইং বইজে ৩০পে জুন/২০১ঃ ইং পর্বন্ধ। ofer: 25 | of 12079) ষ্ঠ সময় মত ইউ/লি ট্যাক্স পরিশের করুন। স্থা আপনার ছেলে/মেছেকে বিদ্যালয়ে পাঠান। ম্ব্ৰ গাছ দাগান পৰিবেশ ৰাচাঁদ। avaravavaravava avaravastavavava savavava



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