

Proposed NU Business Name: **PRINTECH**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAIN UDDIN
Age	:	04-02-1982 (35 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Sons 01 Daughter
No. of siblings:	:	05 Brothers 03 Sisters
Address	:	Vill: Razapur; P.O: Boktar Munsir Hat; P.S: Sonagazi ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MIST. NURUNNESA
(iii) Father's name	:	LATE IBRAHIM
(iv) GB member's info	:	Branch: Rampur, Feni, Centre # 05 (Female), Member ID: 4041, Group No: 03 Member since: 27-05-2005 to 20-06-2012 (07 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Self
(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	:	20 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01817-318548
Family's Contact No.	:	01818-365228
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MISESS NURUNNESA joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	PRINTECH
Location	:	Takia Road, New Market, Feni
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 400,000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 12 ft= 132 square ft
Security	:	200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Paper, Computer, Printer etc▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

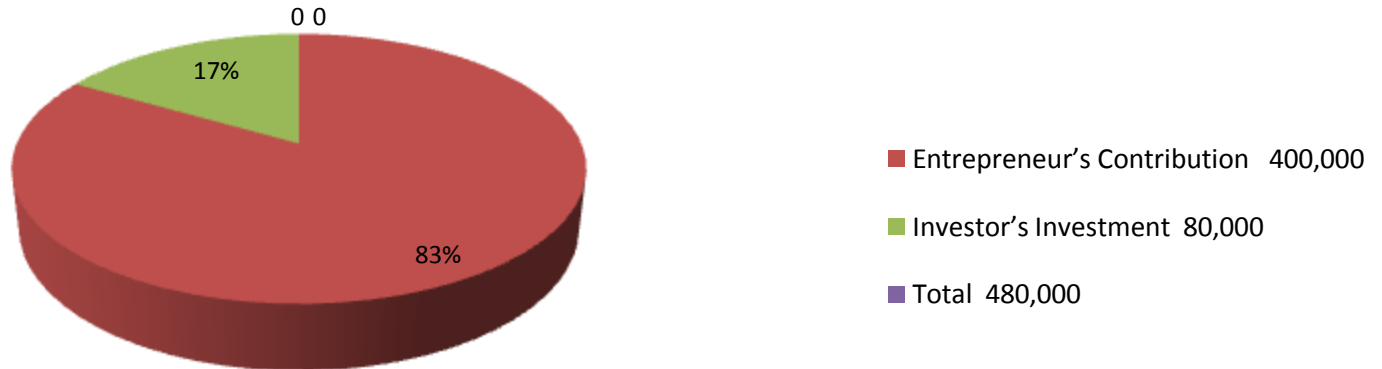
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Paper, Computer, Printer etc	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Paper, Computer, Printer etc	4,000	120000	1440000
Total variable Expense (B)	4,000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		3000	36000
Electricity bill		1500	18000
Transportation		1200	14400
Salary (self)		5000	60000
Entertainment		1000	12000
Guard		700	8400
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		13,000	156000
Net Profit (E)= [C-D]		17,000	204000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	3	30,000	90,000	0	0	0	90,000
Printer	2	40,000	80,000	0	0	0	80,000
Paper	15 Rim	2,000	30,000	0	0	0	30,000
Mini Offset Machine	0	0	0	1	80,000	80,000	80,000
Security	1	200,000	200,000	0	0	0	200,000
Total			400,000	1		80,000	480,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Paper, Computer, Printer etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less Variable Expense					
Paper, Computer, Printer etc	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590
Less Variable Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		1,800	21,600	22,000	22,500
Transportation		1,500	18,000	18,500	18,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		1,000	12,000	12,000	12,000
Guard		300	3,600	3,600	3,600
Generator		700	8,400	8,400	8,400
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		13,700	164,400	165,500	166,600
Net Profit (E)= [C-D]		19,300	231,600	250,300	269,990
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	231,600	250,300	269,990
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		199,600	417,900
	Total Cash Inflow	311,600	449,900	687,890
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	199,600	417,900	655,890

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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

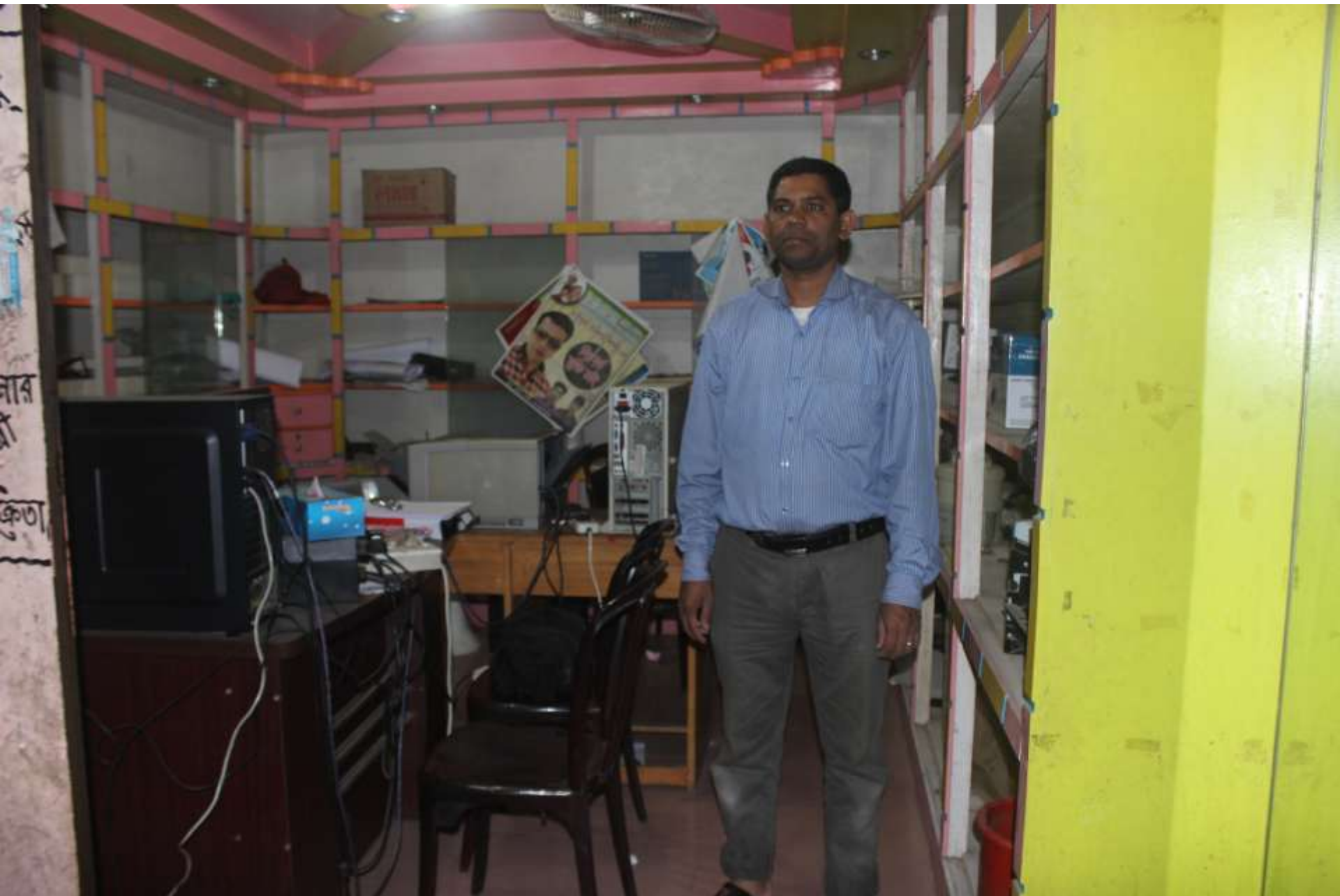
Pictures













Spoken English
উল্যাহ সাহেব
মুফতি ওয়ালী

গুরুত্বপূর্ণ কৌশল
প্রাপ্তি
বাজাপুর মুফতাজ
বার্ষিক ২৭ তম
উল্যাহ সাহেব
মুফতি ওয়ালী
আব্দুল কাশেম
মীম আল-মামুন
উল্যাহ সাহেব
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