

Proposed NU Business Name: **QUALITY GRAPHICS & PRINTERS**



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Feni Sadar Unit, Feni graphics
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Brief Bio of The Proposed Nobin Udyokta

Name	:	BINOY ROY
Age	:	02-01-1984 (33 Years)
Education, till to date	:	BSS
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Vaskor ; P.O: Laxmiyara ; P.S: Feni Sadar ; 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	:	LATE PARUL ROY
(iii) Father's name	:	CHAYA LAL ROY
(iv) GB member's info	:	Branch: Passgasia, Feni, Centre # (Female), Member ID: 4041, Group No: 03 Member since: 1998 to 20-06-2004 (06 Years) First loan: BDT ,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(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	:	15 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	Jobs
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01815-859168
Family's Contact No.	:	01857-905168
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE PARUL ROY joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	QUALITY GRAPHICS & PRINTERS
Location	:	Arju Hohet (2 nd Floor), Feni
Total Investment in BDT	:	BDT 295,000/-
Financing	:	Self BDT 235,000/- (from existing business) 80% Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security	:	75,000
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 35% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

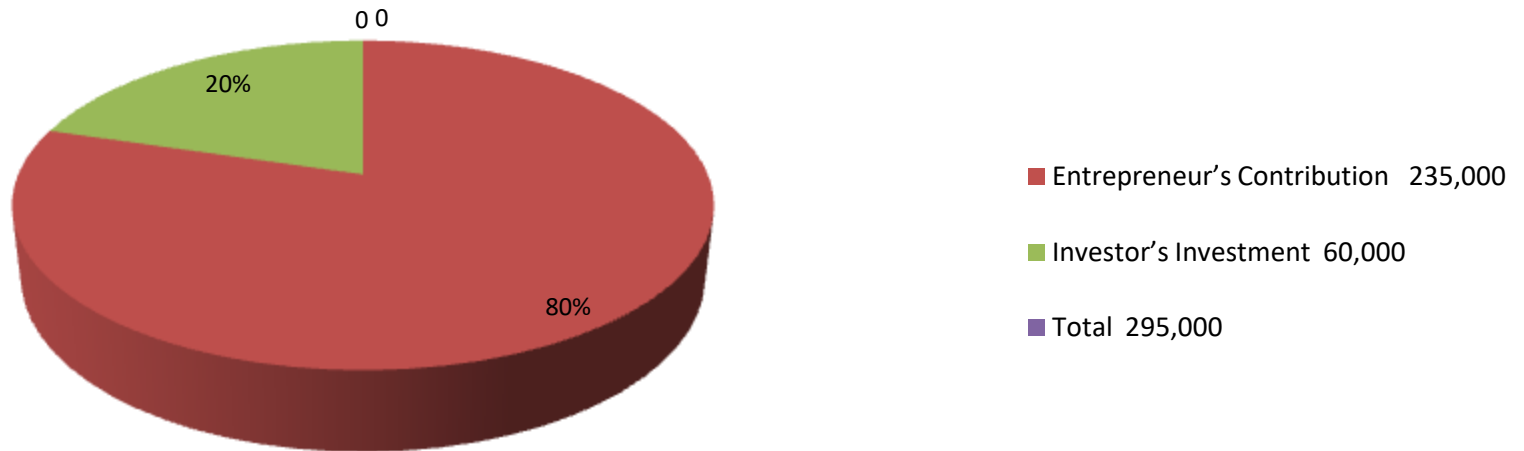
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Paper, Computer, Printer etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Paper, Computer, Printer etc	2,600	78,000	936,000
Total variable Expense (B)	2,600	78,000	936,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		1,000	12,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		16,000	192,000
Entertainment		500	6,000
Guard		50	600
Generator		800	9,600
Mobile bill		500	6,000
Total fixed cost (D)		29,850	358,200
Net Profit (E)= [C-D]		12,150	145,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Paper	1	20000	20,000	1	60000	60000	80,000
Computer	3	30000	90,000	0	0	0	90,000
Printer	1	40000	40,000	0	0	0	40,000
Scanner	1	3000	3,000	0	0	0	3,000
Others	1	7000	7,000	1	0	0	7,000
Security	1	75000	75,000	0	0	0	75,000
Total	8	175000	235,000	2	60000	60,000	295,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Paper, Computer, Printer etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Paper, Computer, Printer etc	3,250	97,500	1170000	1228500	1289925
Total variable Expense (B)	3,250	97,500	1170000	1228500	1289925
Contribution Margin (CM) [C=(A-B)	1,750	52,500	630000	661500	694575
Less Variable Expense					
Rent		4,000	4,000	4,000	4,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,000	24,000	24,500	25,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		16,000	192,000	192,000	192,000
Entertainment		500	6,000	6,000	6,000
Guard		50	600	600	600
Generator		800	9,600	9,600	9,600
Mobile bill		500	6,000	6,300	7,000
Total fixed cost (D)		29,850	304,600	315,500	317,200
Net Profit (E)= [C-D]		22,650	325,400	346,000	377,375
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	325,400	346,000	377,375
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		301,400	623,400
	Total Cash Inflow	385,400	647,400	1,000,775
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	301,400	623,400	976,775

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



ফ্রিসিং রি-ইন্ডেন্ট
১৫ টাকা



ক্রেয়ালিটি

গ্রাফিক্স এন্ড প্রিন্টার্স

সাপ্তাহিক
কামত

এ.কে. ডি.সি. ডায়াল

কলিকতা বিশ্ববিদ্যালয়

মাস্টার

ফেলী টিকিট

আল-হেরা একাডেমী

