Friends Media and Training Center



Project by- Md. Tufayal Alam

Identified By - Md. Alhaz Sarkar Verified by- Md. Ruhul Amin Madhobpur Unit Area 4 GRAMEEN TRUST

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

Name	:	Md.Tufayal Alam
Age	:	20 Oct-1997 (20 Years)
Marital status	:	Unmarried
Children	:	No Son No Doaughter
No. of siblings:	:	02 Brothers 1 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 Mosammat Aysha Md. Ali Akbor Branch: Bohara Centre : 11/m Group no:06 Loanee no.:2145 Member since:1996-2003 First Ioan:2000
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: N/A N/A N/A N/A
Education	:	Class. H.S.C

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

Present Occupation	:	Training Center
Initial Investment	:	2,00,000
Trade License		179 (2017-2018)
Business Experience And Training Info	:	03 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01719-990466
NU Project Source/Reference	:	GT- Madhobpur Unit



NU's Mother.. has been a member of Grameen Bank since 1996-2003 (08 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	:	Friends Media & Training Center
Address/ Location	:	Montala Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	2,90,000
Financing	:	Self BDT- 2,40,000 /-(from existing business) 82% Required Investment BDT-50,000 /-(as equity) 18%
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

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-1,10,000 Decoration- 30,000 Shop Advance- 1,00,000	2,40,000		2,40,000
Proposed items:		50,000	50,000
Total Capital	2,40,000	50,000	2,90,000

Present Stock itemsProduct nameUnit
(Quantity)AmountComputer0390,000Stationary Item15,000Others5,000Total Present Stock1,10,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Proposed items				
Product Name	Unit (Quantity)	Amount		
Stationary Items (khata, Offset paper, Toner, pen, calculator)		50,000		
Total Proposed items		50,000		

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business	s (BDT)
Particulars	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	9,00,000
Less: Cost of sales (B)	2,000	60,000	7,20,000
Profit (C) [C=(A-B)]	500	15,000	1,80,000
Less: Operating Costs			
Electricity bill		300	3,600
Night guard bill			
Shop Rent		4,000	48,000
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff ()			
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		300	3,600
Non Cash Item:			
Depreciation Expenses(30,000)*10%		250	3,000
Total Operating Cost (F)		12,250	1,47,000
Net Profit (E-F):		2,750	33,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

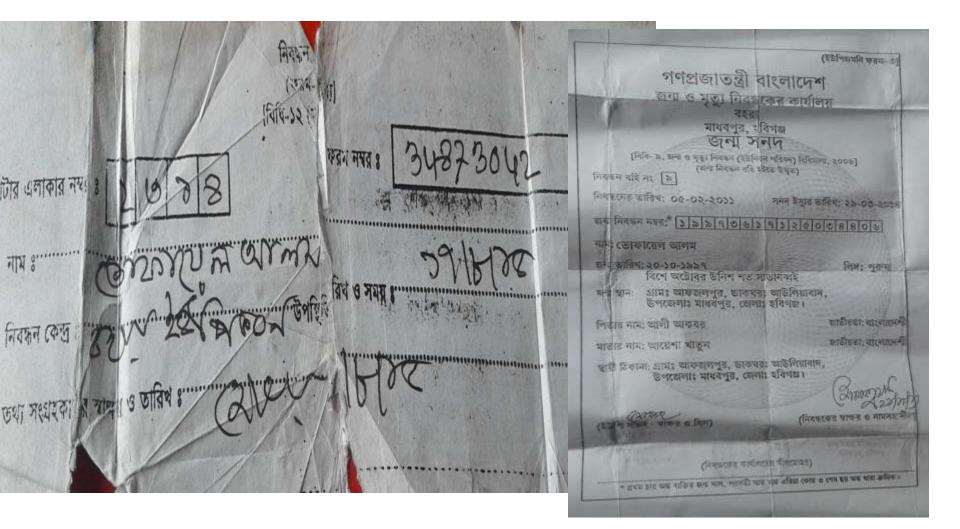
Particulars		Year 1 (BI	DT)	Year 2 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	10,80,000	3,200	96,000	11,52,000
Less: Cost of Sale (B)	2,400	72,000	8,64,000	2,560	76,800	9,21,600
Profit (A-B)=(C)	600	18,000	2,16.000	640	19,200	2,30,400
Less: Operating Costs						
Electricity bill		300	3,600		300	3,600
Night guard bill						
Shop Rent		4,000	48,000		4,000	48,000
Mobile bill		400	4,800		400	4,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Others (fees, Entertainment, TL renewal)		300	3,600		300	3,600
Non Cash Item:						
Depreciation Expenses		250	3,000		250	3,000
Total Operating Cost		12,250	1,47,000		12,250	1,47,000
Net Profit (C-D) = (E)		5,750	69,000		6,950	83,400
GT payback			30,000			30,000
Retained Income:			39,000			53,400

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

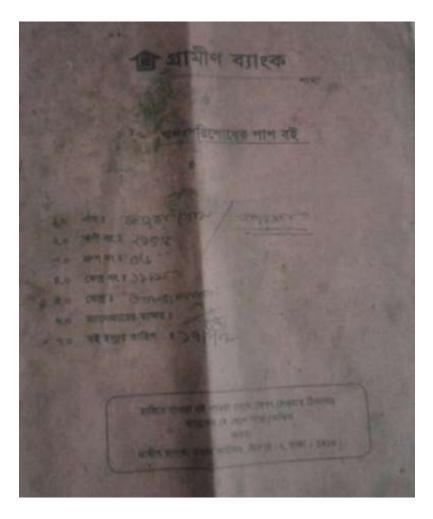
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	69,000	83,400
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		42,000
	Total Cash Inflow	1,22,000	1,28,400
2.0	Cash Outflow		
2.1	Purchase of Product	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	42,000	98,400

SWOT ANALYSIS

 Screening Skilled and experience Relationship with GB Demand from Locality Good communicational Skill Well known businessman 	WEAKNESS • Less Stock
OPPORTUNITIE More Employment opportunity Expansion of business 	THREATS Competitors Theft Fire









তনং বহুরা ইউনিয়ন পরিষদ ডাক ঃ আউলিয়াবাদ, উপজেলা ঃ মাধবপুর, জেলা ঃ হবিগঞ্জ 23 ট্রেড লাইসেল, ইউ/পি ফরম-১৩ ates = 2279 100 100-CARGO ATARAT AS CAR OFATA माइट्राम मह- - - -माहेरममधारीत नाम ह- ट्रिगाः (जामा) द्वाम्य द्वाम्य मिन्दा/युसीव नाम ह- ट्रिगाः द्वामा) द्वाम्य कर्त् ander alan Stille, গুনা বছরা ইউনিয়ন পরিষদ, উপজেলা হ মাদবপুর, জেলা হ হবিগর - as have the tak 回惑 3--30 - mo Lour - Alter Tota वाबसाव शवम ३-00+60=200 কি প্রদানের পরিমাণ টাকা ৰাইদেশ ফি প্ৰদান কৰাত ভাষাকে ব্যৰসা/গেশা/গৃতি চালিয়ে মাধাৰ জনা এই লাইদেল জনান কল হইন। 3009 छत्तावधान करने ठमर वहवी इंडेनिराम भविषम মাধবপুর, হবিগজ।

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