

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Parvez Hossan
Age	:	01-02-1982 (33 years)
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers, 0 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Parul Akter
(iii) Father's name	:	Md. Mokbul Hossain
(iv) GB member's info	:	Branch: Joymontop Singair Centre #, 7/ m Group no 06 Loanee no.: Member since, 2003-2013(11 years) First loan:10,000 Last Loan:5 000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	
(ix) Others	:	
Education	:	Class-8

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

Present Occupation	:	Sound system & Lighting Business
Trade License/ Drug License		44
Business Experience And Training Info	:	10 years (5 years own business) Startup Investment- 20000
Other Own/Family Sources of Income	:	Father (Decorator Business) Brothers(same business at Savar)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01736798580
NU Project Source/Reference	:	Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2003 from 2013 (10 years). At first She took BDT 10,000 taka from GB. NU's father invested GB Loan in his Business . NU's father gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Power Mic & Sound Service
Address/ Location	:	Joymontop, Singair, Manikgonj.
Total Investment in BDT	:	6,50,000
Financing	:	Self BDT5,00,000 (from existing business) 77% Required Investment BDT 1,50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business		
(i) % of present gross profit margin	:	60%
(ii) Estimated % of proposed gross profit margin		60%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Items:</u>			
Goods - 4,40,000			
Advance- 50,000	5,00,000		5,00,000
Furniture- 10,000 (rack-2, chair-5, table-1, fan-1, box-1)			
<u>Proposed Items:</u>		1,50,000	1,50,000
Total	5,00,000	1,50,000	6,50,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Items		
Mike set p.a	5p*30,000	1,50,000
Mike set Booster	10p*1,000	10,000
Unit line transformer	10p*2,000	20,000
Mike Horn	12p*1,500	18,000
cable	6coil*4,000	24,000
Sound box sp-4	3pairs*50,000	1,50,000
Generator	3p*20,000	60,000
Battery	4p*2000	8,000
Total		4,40,000

Proposed items		
JBL Box	1pairs*1,50,000	1,50000
Total		1,50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
sales (A)		50,000	6,00,000
<i>Less: Cost of sales (B)</i>		20,000	2,40,000
Profit (C) [C=(A-B)]		30,000	3,60,000
<i>Less: Operating Costs</i>			
Electricity bill		3,000	36,000
Shop Rent		2,500	30,000
Night Guard bill		300	3,600
Mobile bill		300	3,600
Present salary/Drawings- self		9,000	1,08,000
Others ((fees, Entertainment, TL renew)		500	6,000
Non Cash Item:			
Depreciation Expenses(4,40,000*20% ; 1000*15%; 9000*10%)		7,420	89,040
<i>Total Operating Cost (F)</i>		23,020	2,76,240
Net Profit (E-F):		6,980	83,760

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)		52,000	6,24,000		54,000	6,48,000		56 000	6 72 000
Less: Cost of Sale (B)		20800	2,49,600		21,600	2,59,200		22 400	2 68,800
Profit (A-B)=(C)		31200	3,74,400		32,400	3,88,800		33 600	4 03 200
Income From load..... (D)									
Gross Profit E= (C+D)									
Less: Operating Costs									
electricity bill		3,000	36,000		3,000	36,000		3,000	36,000
Shop Rent		2,500	30,000		2,500	30,000		2,500	30,000
Night Guard bill		300	3,600		300	3,600		300	3,600
Mobile bill		300	3,600		300	3,600		300	3,600
Present salary/Drawings-self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Others (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		9,295	111,540		9,295	111,540		9,295	111,540
Total operating cost		24,895	2,98,740		24,895	2,98,740		24,895	2,98,740
Net Profit (C-D) = (E)		6,305	75,660		7,505	90,060		8,705	104,460
GT payback			60,000			60,000			60 000
Retained Income:			15,660			30,060			44,460

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	75,660	90,060	104,460
1.3	Depreciation (Non cash item)	9,295	9,295	9,295
1.4	Opening Balance of Cash Surplus		24,955	64,310
25	Total Cash Inflow	234,955	124,310	178,065
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000		
3.0	Net Cash Surplus	24,955	64,310	118,065

SWOT Analysis

STRENGTH

**Long standing relationship with Grameen.
Well Known Person in locality.
Ownership of business**

WEAKNESS

lack of fund

OPPORTUNITY

Employment opportunity

THREATS

**Opponent party
theft
Natural climate**





011 36778380
DR. PRAKASH R.





01736778380
MD: PARVAJ : 21



MD: PARVAJ : 21





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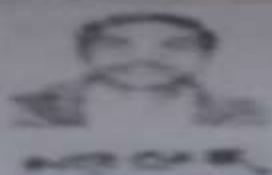
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राष्ट्रिय पहचान कार्ड / NATIONAL ID CARD

NATIONAL ID CARD / राष्ट्रिय पहचान कार्ड



नाम: प्रमोद कुमार शर्मा
 Name: Pramod Kumar Sharma
 पेशा: आई आईटी एजेंट
 Address: ...
 Date of Birth: 01 Feb 1982
 ID NO: 5618251497909

यह कार्ड भारतीय सरकार द्वारा जारी है। यह कार्डधारक को सभी सरकारी सेवाओं में सुविधा प्रदान करता है।
 This card is issued by the Government of India. It provides facilities to the cardholder in all government services.





জয়মন্টপ হাউসিং পরিষদ

ডাকঘর : জয়মন্টপ, উপজেলা : সিংগাইর, জেলা : মানিকগঞ্জ।

অর্থ বছর : ২০১৮-২০১৯

তারিখ : ০২/৬/১৮

- ১। ক্রমিক নং- ৪৬৯
- ২। বই নম্বর ০৯
- ৩। লাইসেন্স নম্বর ৪৪
- ৪। প্রতিষ্ঠানের নাম সাইডস্ট্রাইট হাউসিং লাইট
- ৫। প্রতিষ্ঠানের ঠিকানা কুষ্টিয়া, সিংগাইর
- ৬। লাইসেন্সধারীর নাম মোঃ মোস্তাফিজ হোসেন
- ৭। পিতা/স্বামীর নাম মোঃ মোস্তাফিজ হোসেন
- ৮। মাতার নাম সাফিয়া বেগম
- ৯। ঠিকানা কুষ্টিয়া, সিংগাইর
- ১০। পেশার ধরণ মাস্টার ও মেসার্স
- ১১। মেয়াদ ০১-০১-২০১৯ তারিখ পর্যন্ত বৈধ
- ১২। ফি প্রদানের পরিমাণ টাকা ২০০/- (দুইশত টাকা)
- ১৩। কথায় (দুইশত টাকা)

প্রাপ্ত হয়ে তার ব্যবসা/ব্যক্তি/পেশা চালিয়ে যাওয়ার জন্য।



સાચા સુખ શોધવા
જીવનશૈલી બદલો.

સુખ
સુખ

આજના સમયમાં સુખ શોધવા માટે જીવનશૈલી બદલવાની જરૂર છે. આ સુખ શોધવા માટે આ
સમયે જીવનશૈલી બદલવાની જરૂર છે. આ સુખ શોધવા માટે આ સમયે જીવનશૈલી
બદલવાની જરૂર છે.

*** આ સુખ શોધવા ***

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*** આ સુખ શોધવા ***

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બદલવાની જરૂર છે.

19/06/2022

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06/06/2022

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Presented at
GT's 19th Internal Design Lab
on 19 October, 2015

