

Proposed NU Business Name: **SONDHANI PRINTING PRESS**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MUSA ALI
Age	:	10-04-1984 (33Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: Moria, P.O Moria P.S: Gabtali, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JAHEDA BEGUM
(iii) Father's name	:	LATE ABDUS SATTAR PK
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 81(Female), Member ID:10113, Group No: 03 Member since: 10-01-2005 (10Years) First loan: BDT 3,000 /- Existing Loan: 10,000/- Outstanding loan: Nill
Further Information:		
(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	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-643814
Wife's Contact No.	:	01716-039599
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAHEDA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SONDHANI PRINTING PRESS
Location	:	: Moria, Gabtali, Bogra.
Total Investment in BDT	:	BDT 4,02,000/-
Financing	:	Self BDT 3,42,000/- (from existing business) 85% Required Investment BDT 60,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 7 ft= 56 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Paper printing.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

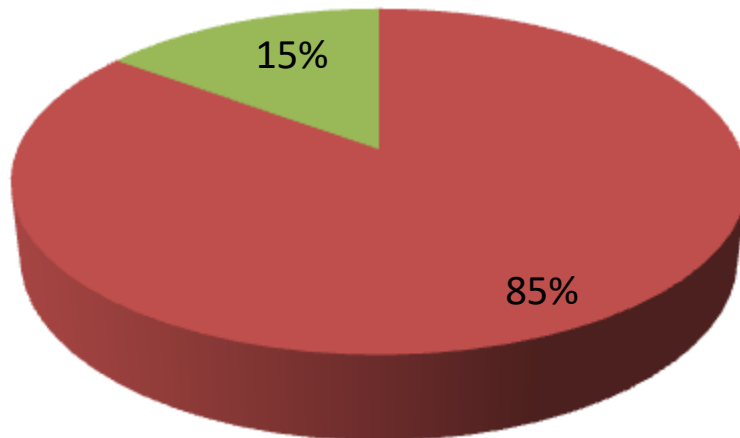
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Paper printing sales	1,333	39,990	479,880
Total Sales (A)	1,333	39,990	479,880
Less. Variable Expense			
Paper printing cost	667	20,010	240,120
Total variable Expense (B)	667	20,010	240,120
Contribution Margin (CM) [C=(A-B)]	666	19,980	239,760
Less. Fixed Expense			
House rant		3,100	37,200
Electricity Bill		1,000	12,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		300	3,600
Guard		150	1,800
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		14,150	169,800
Net Profit (E) [C-D]		5,830	69,960

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Press Machine	1	200000	200,000	1	40,000	40,000	240,000
Plate	500	50	25,000	0	0	0	25,000
Computer	1	0	0	0	0	0	0
Printer	1	0	0	1	20000	20,000	20,000
others	1	5400	5,400	0	0	0	5,400
Security	1	111600	111,600	0	0	0	111,600
Total	505	0	342000	2	65000	60000	402000

Source of Finance



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- Entrepreneur's Contribution
342,000
- Investor's Investment 60,000
- Total 402,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Paper printing sales	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Paper printing cost	1,000	30,000	360,000	378,000	396,900
Total variable Expense (B)	1,000	30,000	360,000	378,000	396,900
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
House rant		3100	37,200	37,200	37,200
Electricity Bill		1000	12,000	12,000	12,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8000	96,000	96,000	96,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		18,150	217,800	217,800	217,800
Net Profit (E) [C-D]		11,850	142,200	160,200	179,100
Investment Payback			24,000	24,000	24,000

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

Sl #	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	142,200	160,200	179,100
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		118,200	254,400
	Total Cash Inflow	202,200	278,400	433,500
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
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	118,200	254,400	409,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Shapla
market,Satmatha,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

