

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

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Mushigonj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ALOM HOSEN</b>
Age	:	02-03-1985 (32 Years)
Education, till to date	:	Class- Eight
Marital status	:	Married
Children	:	0 Sons & 02 Daughters
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Gobindo Pur P.O: Rampal, P.S: Munshigong, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RABEA BEGUM</b>
(iii) Father's name	:	<b>GOLAM RAHAMAN</b>
(iv) GB member's info	:	Branch: Rampal , Centre # 2 (Female), Member ID: 7317, Group No: 12 Member since:01-02-1+990 (15 Years) First loan: BDT 3,000
Further Information:		Existing Loan:75,000 /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	07 years experience in running business. 10 years experience in own business.
Training Info	:	He has 03 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984-349003
Mother's Contact No.	:	01982-146058
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RABEA BEGUM** joined Grameen Bank since 5 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAHAMAN PRINTING PRESS</b>
Location	:	Mukter Pur, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 2,90,000/-(from existing business) 83% Required Investment BDT 60,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 324 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing 03 employes.</li><li>▪Collects goods from Dhaka.</li><li>▪The Shop is rented</li><li>▪Agreed grace period is 3 months.</li></ul>

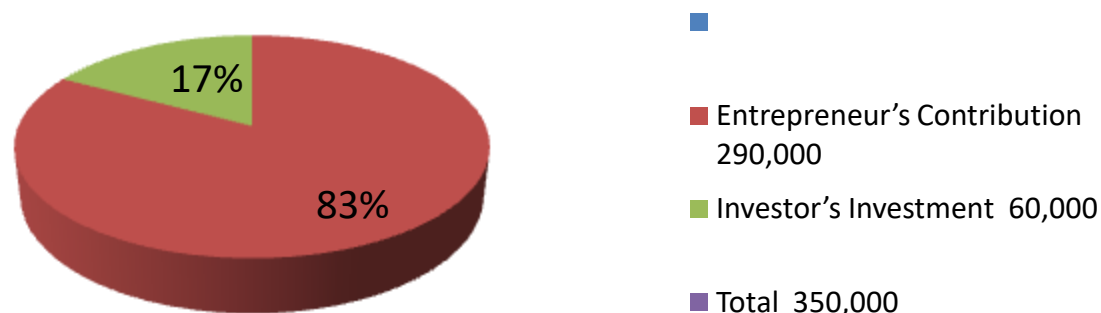
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	5000	150000	1800000
	0		
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	3750	112500	1350000
Total Variable Expense	3750	112500	1350000
Contributon Margin (CM) [C=(A-B)]	1250	37500	450000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		1600	19200
Transportaion		1200	14400
Salary (Self)		5000	60000
Salary (Staff)		9000	108000
Entertainment		300	3600
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		22700	272400
Net Profit (E)= [C-D]		14800	177600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tishu Paper	7	3300	23100				23100
Marage Card			5000				5000
Bainder	50	700	35000	30	500	15000	50000
Bangin	10	1600	16000	10	1600	16000	32000
Dasim	12	800	9600	12	1200	14400	24000
Security			200000				
Other			13000			14600	
<b>Total</b>	<b>79</b>		<b>290000</b>	<b>72</b>		<b>60,000</b>	<b>350,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Asinate,andor,Indian nate ,Voiel ,Leage,ETC	5500	165000	1980000	2079000	2182950
		0	0	0	0
<b>Total Sales(A)</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>	<b>2079000</b>	<b>2182950</b>
<b>Less Variable Expense (B)</b>					
Asinate,andor,Indian nate ,Voiel ,Leage,ETC	<b>4125</b>	<b>123750</b>	<b>1485000</b>	1559250	<b>1637213</b>
<b>Total Variable Expense</b>	<b>4125</b>	<b>123750</b>	<b>1485000</b>	<b>1559250</b>	<b>1637213</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1375</b>	<b>41250</b>	<b>495000</b>	<b>519750</b>	<b>545738</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		1600	19200	19500	19800
Transportaion		1200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		9000	108000	108000	108000
Entertainment		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>22700</b>	<b>268800</b>	<b>269920</b>	<b>271076</b>
<b>Net Profit (E)= [C-D]</b>		<b>18550</b>	<b>222600</b>	<b>233730</b>	<b>245417</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	222,600	233730	245416
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		198600	408330
	<b>Total Cash Inflow</b>	<b>282,600</b>	<b>432,330</b>	<b>653,746</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>198,600</b>	<b>408,330</b>	<b>629,746</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 10 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE