

## Proposed NU Business Name: **N S PRINTERS**



Project identification and prepared by: Md .Obaidullah ,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. NAZNUR KARIM NAYON</b>
Age	:	01-01-1984 (33Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 04 Sisters
Address	:	Vill: Nishindhara Uttar para, P.O Bogra P.S: Bogra, 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	:	<b>MST. LOVLY KHATUN</b>
(iii) Father's name	:	<b>LATE ABDUL KUDDUS MRIDHA</b>
(iv) GB member's info	:	Branch: Arulia ,Bogra ,Centre # 35(Female), Member ID:3703/1, Group No: 06 Member since: 20-04-2000 (17Years) First loan: BDT 5,000 /- Existing Loan: 12,000/- 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	:	08 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.	:	01710-645043
Wife's Contact No.	:	01755-355385
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST LOVLY KHATUN** joined Grameen Bank since 17 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	:	<b>N S PRINTERS</b>
Location	:	:Press potri,Badurtola,Bogra.
Total Investment in BDT	:	BDT 6,70,000/-
Financing	:	Self BDT 6,00,000/- (from existing business) 90% Required Investment BDT 70,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Paper printing.</li> <li>▪The business is operating by entrepreneur. Existing 04 employee.</li> <li>▪One will be appointed in the future.</li> <li>▪Collects goods from</li> <li>▪Agreed grace period is 3 months.</li> </ul>

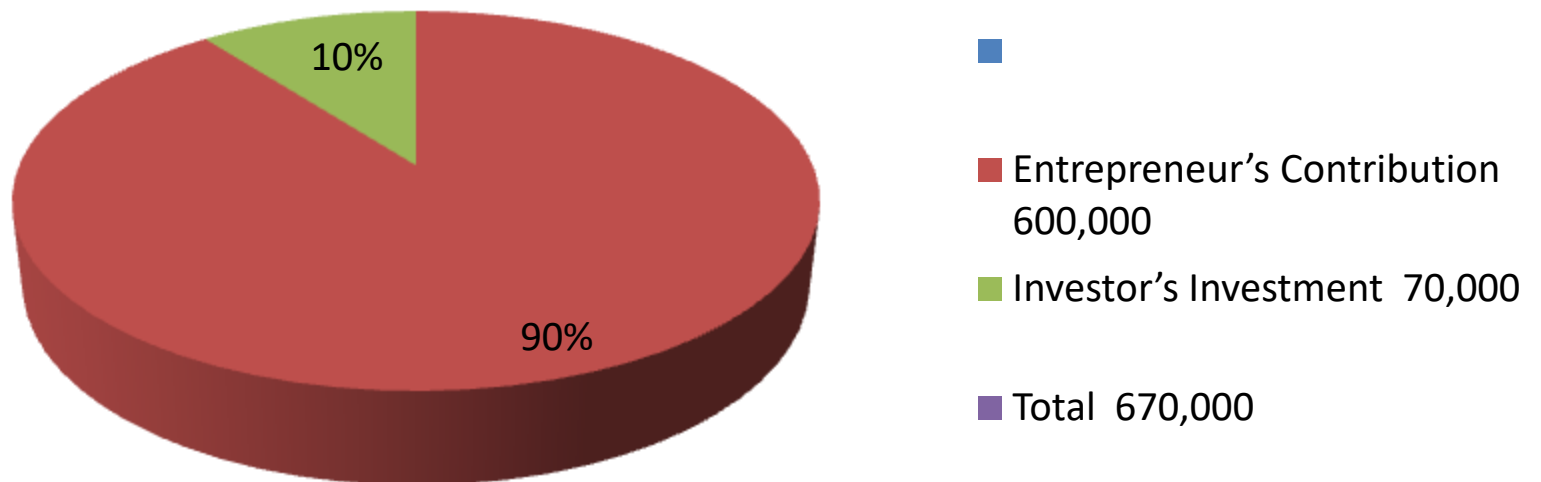
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Production cost	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
House rant		8,000	96,000
Electricity Bill		2,000	24,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		16,000	192,000
Entertainment		600	7,200
Guard		100	1,200
Generator		-	0
Mobile Bill		600	7,200
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>34,300</b>	<b>411,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,700</b>	<b>128,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cod Machine	1	500000	500,000	0	0	0	500,000
Spoch Machine	1	80000	80,000	0	0	0	80,000
Computer	1	20000	20,000	0	0	0	20,000
Paper cutting machine	0	0	0	1	70000	70,000	70,000
<b>Total</b>	<b>3</b>		<b>600,000</b>	<b>1</b>	<b>0</b>	<b>70,000</b>	<b>670,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk sale	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Production cost	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
House rant		8,000	96,000	96,000	96,000
Electricity Bill		2,500	30,000	30,000	30,000
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		20,000	240,000	240,000	240,000
Entertainment		600	7,200	7,200	7,200
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		600	7,200	7,200	7,200
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>38,800</b>	<b>465,600</b>	<b>465,600</b>	<b>465,600</b>
<b>Net Profit (E) [C-D]</b>		<b>21,200</b>	<b>254,400</b>	<b>290,400</b>	<b>328,200</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	254,400	290,400	328,200
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		226,400	488,800
	<b>Total Cash Inflow</b>	<b>324,400</b>	<b>516,800</b>	<b>817,000</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>226,400</b>	<b>488,800</b>	<b>789,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:04  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Press potry,Badurtola,  
Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# FAMILY PICTURE