

Proposed NU Business Name: MASHUD PRINTING PRESH



Project identification and prepared by: Md. Sahabuddin,
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Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASHUD RANA
Age	:	17-03-1987 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother and 03 Sister
Address	:	Vill:Horidagasi, P.O: Keshorhat P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ROJINA
(iii) Father's name	:	MD. ASHRAFUL ISLAM BULU
(iv) GB member's info	:	Branch: Mowgasi, Mohanpura Centre 62 (Female), Member ID: 10344, Group No: 2 Member since: 2006-Running (11 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 70,000 Outstanding loan: 61,360/=
(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	:	13 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	City Gold Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-626181
Mother's Contact No.	:	01743-621124
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROJINA joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MASHUD PRINTING PRESH
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT 35,000/-(from existing business) 59% Required Investment BDT 50,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 8 ft = 96 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Card item etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Card Item	800	24,000	2,88,000
Income Of Grafix Digain	300	9,000	1,08,000
Total Sales (A)	800	24,000	2,88,000
Less. Variable Expense			
Card Item	400	12,000	1,44,000
Total variable Expense (B)	400	12,000	1,44,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000
Less. Fixed Expense			
Rent		750	9,000
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)			
Guard		100	1,200
Transportation		1,000	12,000
Entertainment		150	1,800
Bank service Charge			
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		13,000	1,56,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Card of Marriage, Birthday etc	5000	7	35,000	6000	7	42,000	77,000
Others	-	-	-	-	-	8,000	8,000
Advance For Shop			12,500				
Lezar Printer	1	8000	8,000	-	-	-	8,000
Kalar Printer	1	3000	3,000	-	-	-	3,000
Computer	1	39000	39,000	-	-	-	39,000
Total	5000		35,000	6000		50,000	85,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Card Item	1,200	36,000	4,32,000	4,53,600	4,76,000
Income Of Grafix Digain	300	9,000	1,08,000	1,13,400	1,19,070
Total Sales (A)	1,200	36,000	4,32,000	4,53,600	4,76,000
Less. Variable Expense					
Card Item	600	18,000	2,16,000	2,26,800	2,38,140
Total variable Expense (B)	600	18,000	2,16,000	2,26,800	2,38,140
Contribution Margin (CM) [C=(A-B)	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		750	9,000	9,000	9,000
Electricity Bill		700	8,400	9,000	9,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	26,000	30,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Bank service Charge		100	1,200	1,200	1,200
Gard Bill		100	1,200	1,200	1,200
Total Fixed Cost		9,650	1,15,800	1,16,900	1,24,900
Net Profit (E) [C-D]		17,350	2,08,200	2,23,300	2,32,310
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	2,08,200	2,23,300	2,32,310
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,88,200	3,91,500
	Total Cash Inflow	2,58,200	4,11,500	6,23,810
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,88,200	3,91,500	6,03,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

