



Grameen Kalyan

Proposed NU Business Name: Apon Photostat



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Azim Uddin Vill: Ullapara Porchim Para, Post: Ullapara, Upazilla : Ullapara pouroshoba, District: Sirajganj
Age	:	29 Years
Marital status	:	Unmarried.
No. of siblings:	:	2(two) Brothers & 1(one) 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	:	Joynab Khatun
(iii) Father's name	:	Md. Asmot Ali
(iv) GB member's info	:	Branch: Ullapara Group # 09, Centre # 90/M ,Loan no. 9402/1, Member since: 1994, First loan: Tk. 2,000, Existing loan: 40,000, Outstanding: 23,280
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Masters (M.S.S)

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has 8 years experience
Other Own/Family Sources of Income	:	Father's income from agriculture farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01730187582
Birth Certificate	:	8829404761364
NU Project Source/Reference	:	GK/Sirajgang Unit,Md. Sariful Islam(ID:2721)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1994. At first she took GB loan BDT 2,000 (two thousand) and used the money in household development. Subsequently several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Apon photostat
Address/ Location	:	Jubo songo market,Ullapara, Sirajganj
Total Investment in BDT	:	BDT: 5,86,000/-
Financing	:	Self financing: BDT: 4,86,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 4000 (four thousand only)
Proposed Salary	:	BDT 5000 (five thousand only)
Proposed Business Implementation Plan:	:	<p>This is an on going business so the fund need to increase the volume of existing product.</p> <ul style="list-style-type: none"> ➤ Varies kind of product will be buy & sold. ➤ Estimated sales is about @ Tk. 700 per day. ➤ Income from Mobi Cash TK. 34/- per day ➤ Income from B-kash Tk. 273/- per day. ➤ Income from Flexi load Tk. 540/-,SIM card Tk.140/-per day ➤ Estimated Profit on Photostat sales 13% ➤ Payback period is estimated 2 years. ➤ Expected date to start the project as soon as possible⁵

EXISTING BUSINESS OF NOBIN UDYOKTTA

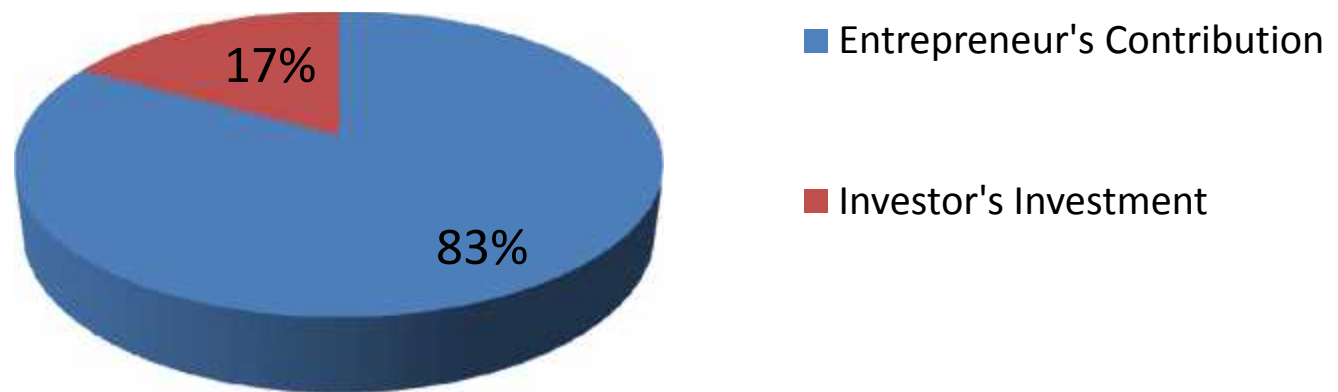
Particulars	Existing Business		
	Daily	Monthly	Yearly
Photostat sales	500	12,500	150,000
Income From B-Kash , Flexiload,Mobicash,Simcard	655	16,375	196,500
(A) Total Revenue	1,155	28,875	346,500
Cost of Photostat Sales	435	10,875	130,500
Cost of Sales (B)	435	10,875	130,500
Gross profit (GP) [C=(A-B)]	720	18,000	216,000
Less:Operating Costs:			
Electricity bill		1,500	18,000
Shop rent		2,500	30,000
Night guard bill		100	1,200
Transportation		1,000	12,000
Mobile bill		500	6,000
Present salary		4,000	48,000
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses		900	10,800
Total Operating Cost (D)		11,000	132,000
(C-D) Net Profit:		7,000	84,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Investor	Total Cost (BDT) (1+2)
Shop Advance	256,000	-	256,000
Furniture	20,000	-	20,000
Digital Photostat Machine	90,000	-	90,000
Mobile Card	2,000	4,000	6,000
Photostat Paper	3,000	10,000	13,000
SIM Card(GP,Robi,banglalink)	5,000	6,000	11,000
B-kash ,Flexi Load & Mobi cash	100,000	80,000	180,000
Cash in Hand	10,000		10,000
Total	486,000	100,000	586,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	486,000	83
Investor's Investment	100,000	17
Total Investment	586,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Photostat sales	700	17,500	210,000	770	19,250	231,000
Income From B-Kash , Flexiload,Mobicash,Simcard	987	24,675	296,100	1,086	27,143	325,710
(A) Total Revenue	1,687	42,175	506,100	1,856	46,393	556,710
Cost of Photostat Sales	609	15,225	182,700	670	16,748	200,970
Cost of Sales (B)	609	15,225	182,700	670	16,748	200,970
Gross profit (GP) [C=(A-B)]	1,078	26,950	323,400	1,186	29,645	355,740
Less:Operating Costs:						
Electricity bill		1,500	18,000		1,650	19,800
Transportation		1,000	12,000		1,100	13,200
Stationary		500	6,000		550	6,600
Shop Rent		2,500	30,000		2,750	33,000
Night Guard bill		100	1,200		110	1,320
Proposed salary-self		5,000	60,000		5,500	66,000
Mobile bill		1,000	12,000		1,100	13,200
Other Expenses		1,500	18,000		1,650	19,800
Non Cash Item:						
Depreciation Expenses		917	11,004		1,009	12,104
Total Operating Cost (D)		14,017	168,204		15,419	185,024
(C-D)Net Profit		12,933	155,196		14,226	170,716
Retained Income:			155,196			170,716

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	Year (2)
<u>Cash inflow:</u>		
Opening Balance	10,000	205,196
Capital Infusion by Investor	100,000	-
Sales	506,100	556,710
Total Receipts	616,100	761,906
<u>Cash Outflow:</u>		
Cost of goods sold	182,700	200,970
Operating expenses	168,204	185,024
Return to Investor	60,000	60,000
Total payment	410,904	445,994
Closing Balances	205,196	315,912

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family):<input type="checkbox"/> Ownership in his own name.<input type="checkbox"/> Skill & experience.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital.<input type="checkbox"/> Can not Supply Product as per Demand<input type="checkbox"/> Local Competitors.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop.<input type="checkbox"/> Fixed customer.<input type="checkbox"/> Local demand<input type="checkbox"/> Pay back period two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire.

Presented at 31st Ex. SB Design Lab on 17th August,
2016 at Grameen Kalyan.

Thank you

Trade License

নং-২৬ (৮৩ ধারা অনুযায়ী)

উল্লাপাড়া পৌরসভা

উল্লাপাড়া, সিরাজগঞ্জ।

৩৪৭২

ট্রেড লাইসেন্স

লাইসেন্স নং ২৭/২০০৫

ব্যবসার বৎসর ২০ ২৫ - ২০ ২৭

এই পৌর বিধিমালার ১০নং উপ-ধারা মোতাবেক উল্লাপাড়া পৌরসভাধীন বিভিন্ন ব্যবসা (ট্রেড, প্রফেশন ও কলিং)-এর কর দার ও আদায় আইনের
ধীন ব্যবসার জন্য অনুমোদন পর নিম্নবর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল। তারিখ ২০ ২৭ সনের ৩০ জুন পর্যন্ত বলবৎ থাকিবে।

ব্যবসার নাম : মোঃ মোস্তাফিজ উদ্দিন

ব্যবসার মালিকের নাম : মোঃ মোস্তাফিজ উদ্দিন

ব্যবসার পিতা/পার্শ্বীয় নাম : মোঃ মোস্তাফিজ উদ্দিন

(ব্যবসার প্রতিষ্ঠানের) : মুসলিম স্কুল

ঠিকানা : মুসলিম স্কুল

লাইসেন্স ফি (চলতি) : ৩০০/-

লাইসেন্স ফি (বেকেয়া) : ৩০/-

দায়ী নামের নোটিশ ফি : ৩০/-

জরিমানা : ৩০/-

গ্রেডার্স জরিমানা : ৩০/-

শ্রম মন্ত্রণালয় ও পরিবহন দপ্তর : ৩০/-

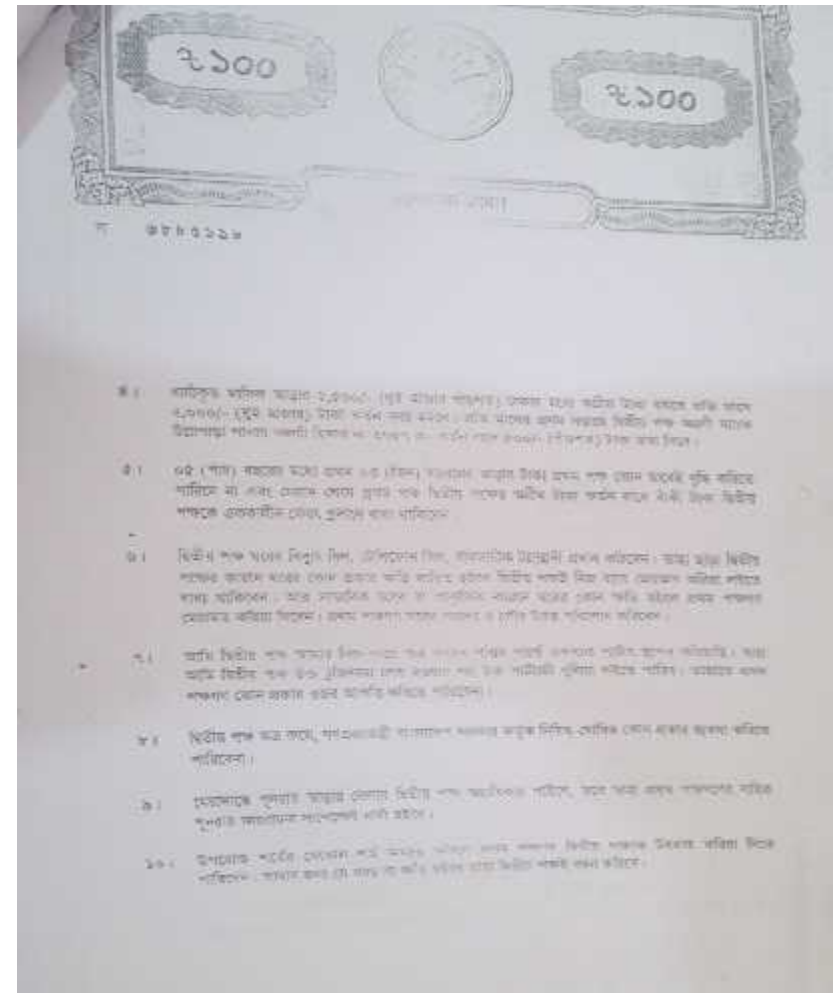
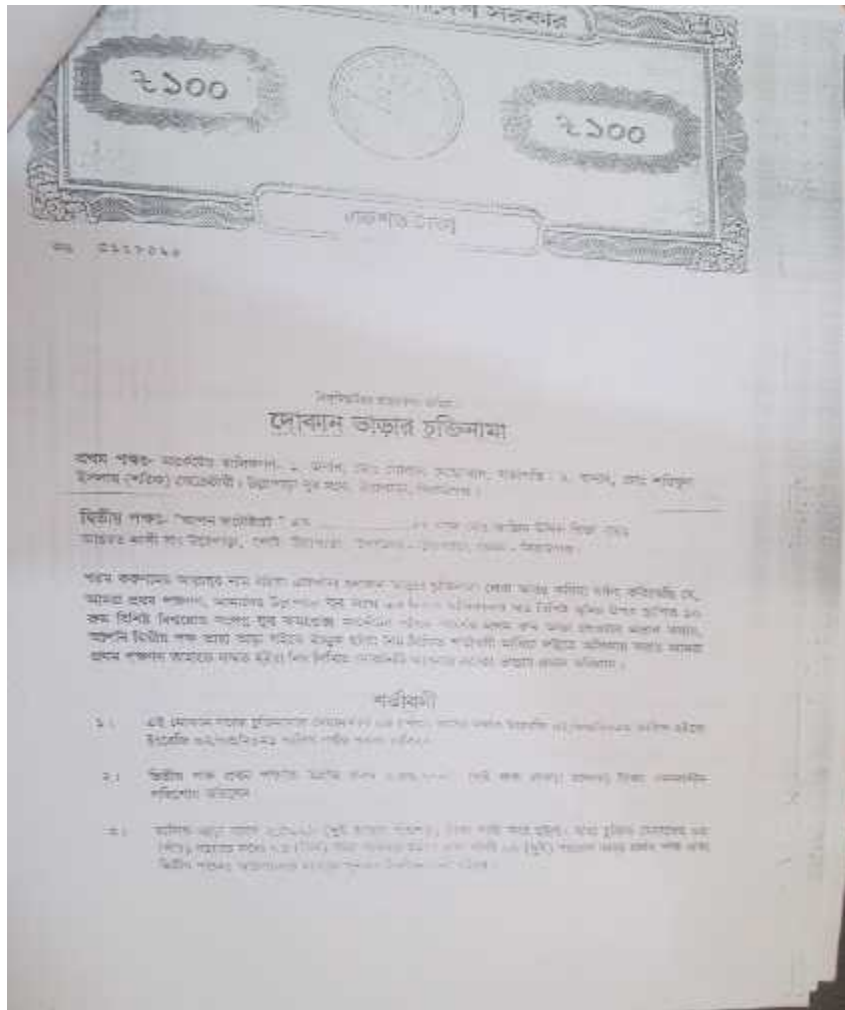
মোট = ৩৫০/-

সর্বমোট কমাতে : ৩৫০/-

লাইসেন্স পরিদর্শক
উল্লাপাড়া পৌরসভা।
তারিখ : ২০/৭/২৫

উল্লাপাড়া পৌরসভা, সিরাজগঞ্জ

Agreement



My Shop and me



















NU with his Mother



Thank You