

Proposed NU Business Name: **PURBACHAL DIGITAL NETWORK**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD MONIR HOSEN BHUIYA |
| Age | : | 05-01-1981 (34 Years) |
| Education, till to date | : | Class nine |
| Marital status | : | Married |
| Children | : | 01 Douther 01 Son |
| No. of siblings: | : | 02 Brothers |
| Address | : | Vill: Yousufgong P.O Poshi Bazar P.S: Rupgonj , Dist: Narayangonj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SAJIRUN NESA |
| (iii) Father's name | : | ABDUL HANNAN |
| (iv) GB member's info | : | Branch: Dakshinkhan, Centre # 69 (Female), Member ID: 7490, Group No: 03 Member since: 25-10-1997(18 Years) First loan: BDT 5,000 /- Outstanding loan: 65,000/- |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | Yes |
| (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 | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01822-840732 |
| Family's Contact No. | : | 01991-051529,01720-381294 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sajirun Nesa joined Grameen Bank since 18 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 | : | PURBACHAL DIGITAL NETWORK |
| Location | : | Issapura Bazar, Rupgonj, Narayangonj |
| Total Investment in BDT | : | BDT 340,000/- |
| Financing | : | Self BDT 2,40,000/- (from existing business) 71% Required Investment BDT 1,00,000/- (as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 10 ft= 120 square ft |
| Security of the shop | : | BDT 100,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Diss & internet connect supplier.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪The shop is rented.▪Agreed grace period is 3 months. |

Existing Business (BDT)

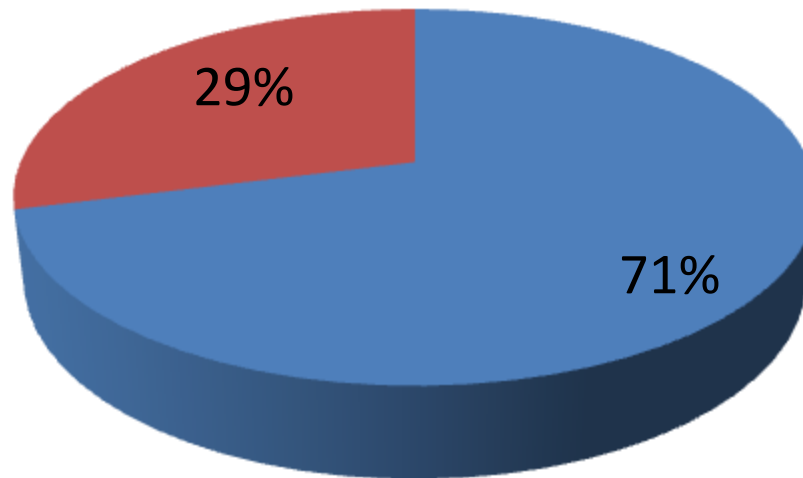
| Particular | Monthly | Yearly |
|---|---------------|----------------|
| Revenue (sales) | | |
| Diss & internet connect | 35,000 | 420,000 |
| Total Sales (A) | 35,000 | 420,000 |
| Less. Variable Expense | | |
| Raw Metarial & Charge fee | 10,000 | 120,000 |
| Total variable Expense (B) | 10,000 | 120,000 |
| Contribution Margin (CM) [C=(A-B)] | 25,000 | 300,000 |
| Less. Fixed Expense | | |
| Rent | 2,500 | 30,000 |
| Electricity Bill | 1500 | 18,000 |
| Transportation | 500 | 6,000 |
| Mobile Bill | 1,000 | 12,000 |
| Salary (sttaf) | 8000 | 96,000 |
| Salary (self) | 5,000 | 60,000 |
| Total fixed Cost (D) | 18,500 | 222,000 |
| Net Profit (E) [C-D] | 6,500 | 78,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|----------------|----------------|----------------|----------------|
| Diss tar | 60,000 | 30,000 | 90,000 |
| Diss Capler | 20,000 | 0 | 20,000 |
| Diss Connector | 10,000 | 0 | 10,000 |
| TV Jac | 5,000 | 0 | 5,000 |
| Others | 5,000 | 30,000 | 35,000 |
| Machinariess | 140,000 | 40,000 | 180,000 |
| Total | 240,000 | 100,000 | 340,000 |

Source of Finance

■ Entrepreneur's contibution 240,000 ■ Investor's Investment 100,000 ■ Total 340,000



Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year |
|---|---------------|----------------|----------------|
| Revenue (sales) | | | |
| Diss & internet connect | 43,000 | 516,000 | 541,800 |
| Total Sales (A) | 43,000 | 516,000 | 541,800 |
| Less. Variable Expense | | | |
| Raw Metarial & Charge fee | 10,000 | 120,000 | 126,000 |
| Total variable Expense (B) | 10,000 | 120,000 | 126,000 |
| Contribution Margin (CM) [C=(A-B)] | 33,000 | 396,000 | 415,800 |
| Less. Fixed Expense | | | |
| Rent | 2,500 | 30,000 | 30,000 |
| Electricity Bill | 1500 | 18,000 | 18,000 |
| Transportation | 500 | 6,000 | 6,000 |
| Mobile Bill | 1,000 | 12,000 | 12,000 |
| Salary (sttaf) | 8,000 | 96,000 | 96,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 |
| Non Cash Item | | | |
| Depreciation | 2333 | 28,000 | 28,000 |
| Total Fixed Cost | 20,833 | 250,000 | 250,000 |
| Net Profit (E) [C-D] | 12,167 | 146,000 | 165,800 |
| Investment Payback | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 146,000 | 165,800 |
| 1.3 | Depreciation (Non cash item) | 28,000 | 28,000 |
| 1.4 | Opening Balance of Cash Surplus | | 114,000 |
| | Total Cash Inflow | 274,000 | 307,800 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 114,000 | 247,800 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

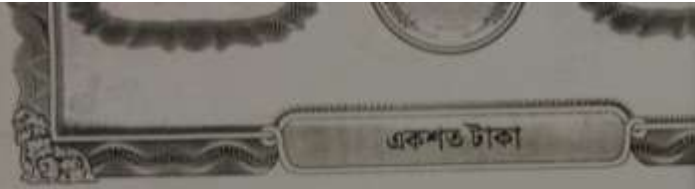
Theft
Fire
Political unrest

Pictures









কম্ব ১৫৫০০৯৯

বিসমিল্লাহিত রাহমানিল রাহিম

দোকানঘর ভাড়ার চুক্তিপত্র দলিল
স্বত্বীম বাবদ ১,০০,০০০/= (এক লক্ষ) টাকা মাত্র।
মাসিক ভাড়া-২,৫০০/= (দুই হাজার পাঁচশত) টাকা।
মেয়াদ= ০৩ (তিন) বৎসর।

স্বত্বীম মোটামুটি ১০ ১৫ ২০ ২৫ ৩০ ৩৫ ৪০ ৪৫ ৫০ ৫৫ ৬০ ৬৫ ৭০ ৭৫ ৮০ ৮৫ ৯০ ৯৫ ১০০

প্রতিষ্ঠানের নাম: মুন্সির হোসেন মুন্সির হোসেন

স্বত্বীমের নাম: মো. মনির হোসেন

পিতা/স্বামীর নাম: মুন্সির হোসেন

প্রতিষ্ঠানের ঠিকানা: হুজুরা, হাট, বঙ্গবন্ধু সড়ক, গুলশান-২

জালখর: মাসিক হাটখর (উপজেলা: হুজুরা, জিলা: গাজীপুর)।

স্বত্বীমের ধরন: স্বত্বীম

পরিচালক করণের তারিখ: ১০/০৬/১৫

পরিচালক কি: (ক) চলতি: ৩০০০

(খ) বকেয়া: ০

শেট: ৩৫০০

উল্লিখিত প্রতিষ্ঠানের অনুরোধে স্বত্বীম কনস্ট্রাক্টর মুন্সির হোসেন মুন্সির হোসেন টাকা নথিভুক্ত
কি প্রদান করিয়া আর ইচ্ছাচারে স্বত্বীমের স্বত্ব অধিকারী ব্যক্তি হইয়া উঠিব।

http://www.nbr.gov.bd View Certificate

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মনির হোসেন মুন্সির হোসেন
Name: Munir Hossain Bhuiyan

পিতা: মো. হোসেন
Father: Mohammad Hossain

তারিখ: ০৫ জুন ১৯৬৫
Date of Birth: 05 Jun 1965

ID NO: 6716879766317

Government of the People's Republic of Bangladesh
National Board of Revenue

Taxpayer's Identification Number (TIN) Certificate

TIN: 234378634637

This is to Certify that Munir Hossain Bhuiyan is a Registered Taxpayer of National Board of Revenue under the jurisdiction of Taxes Circle-011 (Rajshahi) - Taxes Zone Narayanganj

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে যাওয়া বা অন্যভাবে হারিয়ে যাওয়া হলে তা বাতিল করা হবে।

ক্রমিক: ০৫/০৬/১৫
তারিখ: ১৫ জুন ২০১৫

[Signature]

FAMILY PICTURE

