

Proposed NU Business Name: **MOMOTAJ LIBRARY AND STATIONARY**



Project identification and prepared by: Md.Nurul Islam
Kaliakor Unit,Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:AJADUL ISLAM JONI
Age	:	17/06/1989 (28 Years)
Education, till to date	:	Diploma
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers and 2 sisters.
Address	:	Vill: Aliarchala P.O: Hatureiachala P.S: Kaliakair, Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMOTAJ BEGUM
(iii) Father's name	:	LET: SHOHOR ALI
(iv) GB member's info	:	Branch: Moddopara Kaliakair, Centre # 7 (Female), Member ID: 1444, Group No: 01 Member since: 24/04/1989 (28Years) First loan: BDT 2500 /- Last ioan : 10,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: Nill
(vi) Mobile lady	:	Brother
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	01 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.	:	01711-519548
Family's Contact No.	:	01733-150020
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAJ BEGUM joined Grameen Bank since 28 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOMOTAJ LIBRARY AND STATIONARY
Location	:	Majukhan bazar, Kaliakor ,Gazipur
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 1,90,000/- (from existing business) 70% Required Investment BDT 80,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like LAIBRARY AND STASONARY item.▪ Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪After getting equity fund no employee will be appointed.▪ The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

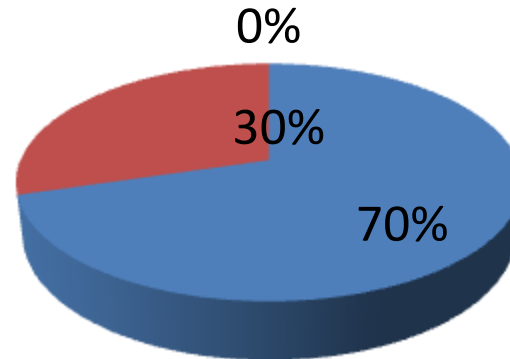
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
●LAIBRARY AND STASONARY item.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
●LAIBRARY AND STASONARY item.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		150	1,800
Transportation		1,500	18,000
Mobile Bill		500	6,000
Entertainment		200	2,400
Salary		3,000	36,000
Salary (self)		5,000	60,000
Gard		180	2,160
Genator		0	0
Total fixed Cost (D)		11,130	133,560
Net Profit (E) [C-D]		12,870	154,440

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Bangla+eng book	50	400	20,000	0	0	20,000
Paper	75	280	21,000	0	0	21,000
Gaide book	100	500	50,000	0	0	50,000
2 -8 Gaid book	70	600	42,000	0	0	42,000
Hadis book	20	200	4,000	0	0	4,000
Golpo book	40	50	2,000	0	0	2,000
Disxonary	30	150	4,500	0	0	4,500
Khata	30	360	10,800	0	0	10,800
Photokopi masin	0	80000	0	1	80,000	80,000
Security	0	0	10,000	0	0	10,000
Others	0	0	25,700	0		25,700
Total			190,000		80,000	270,000

Source of Finance

■ Entrepreneur's contibution 1,90,000
 ■ Investor's Investment 80,000
 ■ Total 2,70,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
●LAIBRARY AND STASONARY item.	5,200	156,000	1,872,000	1,965,600	2,063,880
Total Sales (A)	5,200	156,000	1,872,000	1,965,600	2,063,880
Less. Variable Expense					
●LAIBRARY AND STASONARY item.	4,160	124800	1497600	1572480	1651104
Total variable Expense (B)	4,160	124,800	1,497,600	1,572,480	1,651,104
Contribution Margin (CM) [C=(A-B)	1,040	31,200	374,400	393,120	412,776
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,600	3,600
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		200	2,400	2,400	2,400
Salary		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Gard		180	2160	2,160	2,160
Total Fixed Cost		12,780	153,360	153,360	153,360
Net Profit (E) [C-D)		18,420	221,040	239,760	259,416
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	221,040	239,760	259,416
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		189,040	396,800
	Total Cash Inflow	301,040	428,800	656,216
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	189,040	396,800	624,216

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Majukhan bazar, Kaliakor
,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







PARIS
EIFFEL TOWER PARIS



FAMILY PICTURE

