

Proposed NU Business Name: **M/S JANONNI LIBRARAY**



Project identification and prepared by: Md .Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE LIKHON CHANDRA SARK AR
Age	:	02-02-19992(25 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Sister
Address	:	Vill: Adomdighi, P.O: Adamdighi, Thana: Adamdighi, 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	:	SREEMOTI SUFOLA RANI
(iii) Father's name	:	SREE NIRONJON CHANDRA SARKAR
(iv) GB member's info	:	Branch: Adamdighi, Centre # 63(Female), Member ID: 6103, Group No: 04 Member since: 01-01-2000(8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT:Nil
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-007988
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adamdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SREEMOTI SUFOLA RANI joined Grameen Bank since 8 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	:	M/S JANONNI LIBRARAY
Location	:	Adamdighi, Bogra
Total Investment in BDT	:	BDT 6,47,500/-
Financing	:	Self BDT 5,77,500/- (from existing business) 67% Required Investment BDT 70,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 8 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Bogra▪ Agreed grace period is 3 months.

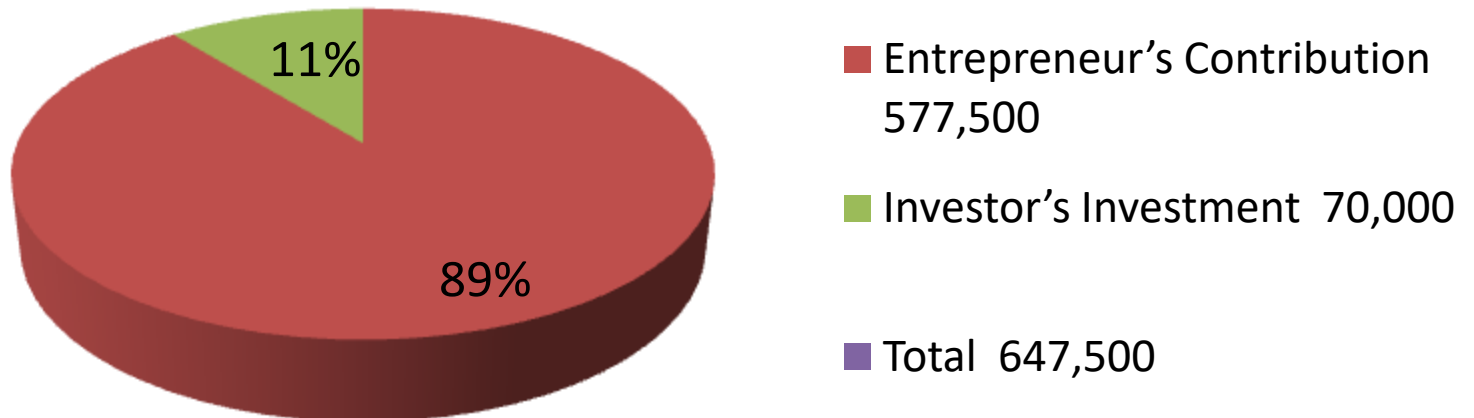
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Book,Khata,Pen, Calculator,Jamitibox	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Book,Khata,Pen, Calculator,Jamitibox	4,000	120000	1440000
Total variable Expense (B)	4,000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		700	8400
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5,000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,500	90000
Net Profit (E)= [C-D]		22,500	270000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Book	2000	200	400,000	100	200	20000	420,000
Khata	2000	30	60,000	1000	30	30000	90,000
Pen	1000	5	5,000	0	0	0	5,000
Calculator	50	200	10,000	50	200	10000	20,000
Jamitibox	50	50	2,500	0	0	0	2,500
Others	0	20,000	20,000	0	0	10000	30,000
Security	0	0	80,000	0	0	0	80,000
Total	5100		577,500	1150	0	70,000	647500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense				0	0
	4,800	144000	1728000	1814400	1905120
Total variable Expense (B)	4,800	144000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)]					
	1,200	36000	432000	453600	476280
Less Variable Expense				0	0
Rent		700	8400	8820	9261
Electricity bill		500	6000	6300	6615
Transportation		1500	18000	18900	19845
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		8,200	98400	103320	108486
Net Profit (E)= [C-D]		27,800	333600	350280	367794
Investment Payback			28,000	28,000	28,000

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

SR#	<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	70,000		
1.2	Net Profit	333600	350280	367794
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		305,600	627,880
	Total Cash Inflow	403,600	655,880	995,674
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	305,600	627880	967674

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



স্বাস্থ্য
ও
শিশু
সুস্থ
করুন
আমি
স্বাস্থ্য
সেবা
দেখান

স্বাস্থ্য
সেবা
সুস্থ
করুন
আমি
স্বাস্থ্য
সেবা
দেখান

5GB
২GB

৫GB
২GB





জননী লাইব্রেরী



মোবাইল: ০১৭৩৮-৩০৭৯৮৮
০১৮২৩-৩৩৯২৯৯

শ্রোঃ লিখন চন্দ্র সরকার



স
স
স
৬ জ্যৈষ্ঠ



FAMILY PICTURE

