

## Proposed NU Business Name: **JOY LIBRARY**



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Project verified by: Md. Rofiquil Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>JAGABANDO SARKER</b>
Age	:	03-03-1983 (32 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Sadullahpur, P.O: Birulia, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHEFALI RANI SARKER</b>
(iii) Father's name	:	<b>DOYAL CHANDRA SARKER</b>
(iv) GB member's info	:	Branch: Birulia, Centre # 58(Female), Member ID: 11624, Group No: 10 Member since: 10-07-2012 (3 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: BDT 7,800
(v) Who pays GB loan installment	:	Mother
(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	:	Nine years experience in running business. He has Three years training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01939-067831
Mother's Contact No.	:	01927-215192
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

SHEFALI RANI SARKER joined Grameen Bank since 3 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOY LIBRARY</b>
Location	:	Vorosha, Super, Market, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000(from existing business) 67% Required Investment BDT 1,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 14 ft= 168 square ft
Security of the shop	:	BDT 8,00,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Various kinds of Books and Stationery etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing three employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is owned.</li> <li>▪Collects books &amp; Stationery from Banglabazaar, Dhaka.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

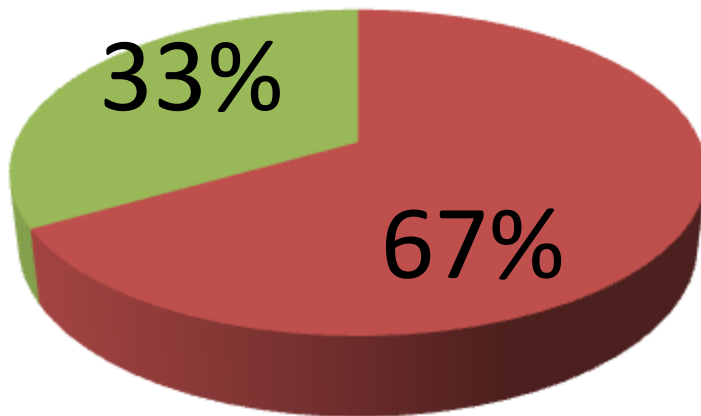
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Various books & Stationery	5,500	165,000	1,980,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>
<b>Less. Variable Expense</b>			
Various books & Stationery	4,400	132,000	1,584,000
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>
<b>Less. Fixed Expense</b>			
Electricity bill		600	7,200
Generator bill		400	4,800
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		300	3,600
Guard		400	4,800
<b>Total fixed Cost (D)</b>		<b>23,500</b>	<b>282,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Various kinds of Books	2,50,000	1,00,000	3,50,000
Stationery item	50,000	50,000	1,00,000
<b>Total</b>	<b>3,00,000</b>	<b>1,50,000</b>	<b>4,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Various books & Stationery	8,000	240,000	2,880,000	3,024,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>
<b>Less. Variable Expense</b>				
Various books & Stationery	6,400	192,000	2,304,000	2,419,200
<b>Total variable Expense (B)</b>	<b>6,400</b>	<b>192,000</b>	<b>2,304,000</b>	<b>2,419,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>
<b>Less. Fixed Expense</b>				
Electricity bill		600	7,200	7,200
Generator bill		400	4,800	5,500
Mobile Bill		400	4,800	5,500
Transportation		2,000	24,000	24,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		20,000	240,000	240,000
Entertainment		400	4,800	5,500
Guard		400	4,800	5,500
<b>Total Fixed Cost</b>		<b>29,200</b>	<b>350,400</b>	<b>353,200</b>
<b>Net Profit (E) [C-D]</b>		<b>18,800</b>	<b>225,600</b>	<b>251,600</b>
<b>Investment Payback</b>			<b>90,000</b>	<b>90,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	225,600	251,600
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		135,600
	<b>Total Cash Inflow</b>	<b>375,600</b>	<b>387,200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>135,600</b>	<b>297,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:04  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE

