

Proposed NU Business Name: MS NEW SOBUJ LIBRARY, PHOTOSTAT & STATIONERY



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Elenga Unit, Tangail.

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAHAT KHAN
Age	:	31-02-1984 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Bagusta, P.O: Bagusta, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. HALIMA KHATUN
(iii) Father's name	:	LATE. ABUL HOSSAIN KHAN
(iv) GB member's info	:	Branch: Deopara Ghatail; Centre # 29 (Female), Member ID: 2514; Group No: 02 Member since: 23-03-2005 to 202015 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000/-; Outstanding loan: -
(v) Who pays GB loan installment	:	N/A
(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	:	12 years experience in running business. He has NO training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-196678
Father's Contact No.	:	01714-789122
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HALIMA KHATUN joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS NEW SOBUJ LIBRARY, PHOTOSTAT, & STATIONERY
Location	:	Kalihati Bazaar, Tangail
Total Investment in BDT	:	BDT 730,000 /-
Financing	:	Self BDT 670,000 (from existing business) 92% Required Investment BDT 60,000 (as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	17 ft x 12 ft = 204 square ft
Implementation	:	<ul style="list-style-type: none">▪ Currently run stationery shop.▪ Average 20% gain on sales▪ The shop is rented.▪ The shop is operating by entrepreneur.▪ Existing no employee.▪ Collects goods from Tangail.▪ Agreed grace period is 3 months.

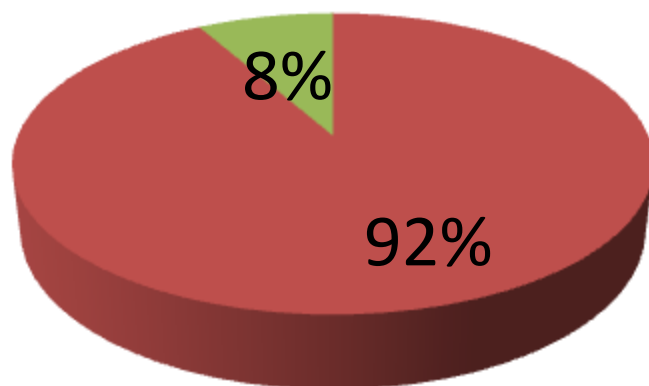
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Stationery	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Stationery	80,000	960,000
Total variable Expense (B)	80,000	960,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	700	8,400
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Rent	4,000	48,000
Guard	150	1,800
Transportation	500	6,000
Total fixed Cost (D)	10,550	126,600
Net Profit (E) [C-D]	9,450	113,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Panjeri Guide	700	300	210,000	240	250	60,000	270,000
Lecture Guide	200	250	50,000	0	0	0	50,000
Onupom	1	80000	80,000	0	0	0	80,000
Jupitar	1	50000	50,000	0	0	0	50,000
Fulkori	1	50000	50,000	0	0	0	50,000
Others	1	160000	160,000	0	0	0	160,000
Security	1	70000	70,000	0	0	0	70,000
Total	905		670,000	240		60,000	730,000

Source of Finance



■ Entrepreneur's Contribution 670,000

■ Investor's Investment 60,000

■ Total 730,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Stationery	125,000	1,500,000	1,575,000
Total Sales (A)	125,000	1,500,000	1,575,000
Less. Variable Expense			
Stationery	100,000	1,200,000	1,260,000
Total variable Expense (B)	100,000	1,200,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000
Less. Fixed Expense			
Electricity Bill	700	8,400	9,000
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Rent	4,000	48,000	48,000
Guard	150	1,800	2,000
Transportation	800	9,600	11,500
Total Fixed Cost	10,950	131,400	134,500
Net Profit (E) [C-D]	14,050	168,600	180,500
Investment Payback		24,000	24,000

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	60,000	
1.2	Net Profit	168,600	180,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		144,600
	Total Cash Inflow	228,600	325,100
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	Total Cash Outflow	84,000	24,000
3	Net Cash Surplus	144,600	301,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;

THREATS

Theft
Fire
Political unrest

Pictures

নিউ সবুজ লাইব্রেরী

☀ ফটোস্ট্যাট

☀ স্টেশনারি

☀ কম্পিউটার সার্ভিস

প্রোঃ মোঃ রাহাত খান

বাজার সুপার মার্কেট (কলেজ গেইট) কালিহাতী।

মোবাইল : ০১৭৫৯-১৯৬৬৭৮

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FAMILY PICTURE

