

Proposed NU Business Name: **MOJUMDER LIBRARY**



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Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONZUR HASAN
Age	:	01-01-1982 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Sons & 0 1 Daughter
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Horipur P.O: Horipur Bazar, P.S: Chagolnya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALIMA KHATUN
(iii) Father's name	:	LATE.SOFI ULLAH MOJUMDER
(iv) GB member's info	:	Branch: Pathan Nagor, Centre # 05 (Female), Member ID: 1405/1, Group No: 04 Member since 01-01-2003/2009 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/- Outstanding Loan : Nil-
(v) Who pays GB loan installment	:	No
(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	:	04 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-029997
Mother's Contact No.	:	01816-639896
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA KHATUN joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

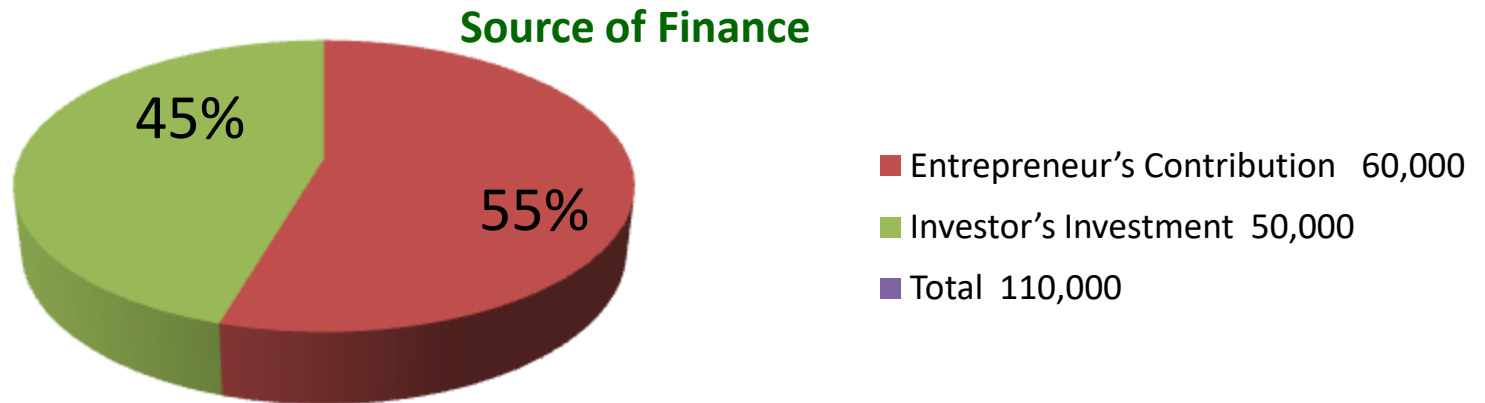
Proposed Nobin Udyokta Business Info

Business Name	:	MOJUMDER LIBRARY
Location	:	Bangla Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 16 ft= 176 square ft
Implementation	:	<ul style="list-style-type: none">▪He run his shop like as khata,pen,ETC▪The business is operating by entrepreneur. Existing on employee.▪Collects goods from Feni.▪Average 20% gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Khata, Pen, Class three, four, five, book etc	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Khata, Pen, Class three, four, five, book etc	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		20	240
Generator		300	3600
Mobile Bill		200	2400
Total Fixed Cost (D)		7720	92640
Net Profit (E)= [C-D]		4280	51360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Khata	500	30	15,000	500	30	15,000	30,000
Pen	100	10	1,000	120	10	1,200	2,200
Class Thtee Book Ste	10	360	3,600	10	360	3,600	7,200
Class Four Book Ste	10	500	5,000	10	500	5,000	10,000
Class Five Book Ste	10	650	6,500	10	650	6,500	13,000
Class Six Book Ste	10	680	6,800	10	680	6,800	13,600
Class Seven Book Ste	10	920	9,200			0	9,200
Security			10,000			0	10,000
Others			2,900			11,900	14,800
	650	3150	60,000	660	2230	50,000	110000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Khata, Pen, Class three, four, five, book etc	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Khata, Pen, Class three, four, five, book etc	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		20	240	240	240
Generator		300	3600	3600	3600
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7720	89040	89740	90455
Net Profit (E)= [C-D]		7280	87360	91728	96314
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	87,360	91728	96314.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67360	139088
	Total Cash Inflow	137,360	159,088	235,402
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	67,360	139,088	215,402

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





কোচিং



কোচিং

কোচিং STRONG

MADINA



মজুমদার লাইব্রেরী এন্ড স্টেশনারী

bKash

১৯৯৮-০২

১৯৯৮-০২

১৯৯৮-০২

STRONG



STRONG POLICE

bKash
বিকাশ
ককুন

বিকাশ
ককুন

FAMILY PICTURE

