

Proposed NU Business Name: **SEJUTI PRODUCTS & LIBRAY**

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Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	PORIMAL MONDAL
Age	:	09-03-1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son & 02 Daughter
No. of siblings:	:	02 Brothers & 04 Sisters
Address	:	Vill: Churain, P.O: Churain, P.S: Nawabganj, 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	:	LATE MADHUBALA MONDAL
(iii) Father's name	:	LATE LALIT MONDAL
(iv) GB member's info	:	Branch: Churain Nawabgonj, Centre # 21 (Female), Member ID:1892/3, Group No: 06 Member since: 01/05/1998 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: Nil
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-251055
Mother's Contact No.	:	01928-459011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE MADHUBALA MONDAL joined Grameen Bank since 25 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

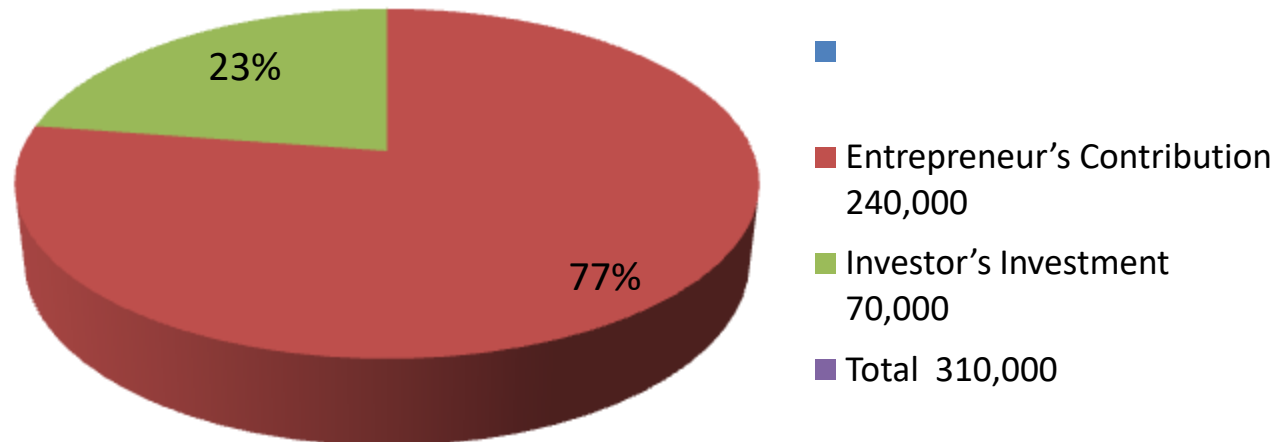
Business Name	:	SEJUTI PRODUCTS & LIBRAY
Location	:	Churain , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,40,000(from existing business) 77% Required Investment BDT 70,000(as equity) 23 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	44 ft x 30 ft= 1320 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: book,Pencil, , etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Book Item	4000	1,20,000	14,40,000
Total Sales (A)	4000	1,20,000	14,40,000
Less. Variable Expense			
Wood Item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		3,100	37,200
Electricity Bill		300	3,600
Transportation		1,500	18,000
Salary (Self)		5,000	60,000
Salary (Staff)		6,000	72,000
Mobile Bill		400	4,800
Entertainment		300	3,600
Generator Bill		170	2,040
Guard		130	1,560
Total fixed Cost (D)		16,900	2,02,800
Net Profit (E) [C-D]		7,100	85,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gaid book	500	200	1,00,000			40,000	1,40,000
Paper	300	280	84,000				84,000
Exercise book	200	150	30,000	200	150	30,000	60,000
Resister book	400	30	12,000				12,000
Others			14,000				
Security			1,00,000				1,00,000
Total			2,40,000			70,000	3,10,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Book Item	5,200	1,56,000	18,72,000	19,65,600	20,63,880
Total Sales (A)	5,200	1,56,000	18,72,000	19,65,600	20,63,880
Less. Variable Expense					
SS Item	4,160	1,24,800	14,97,600	15,72,480	16,51,104
Total variable Expense (B)	4,160	1,24,800	14,97,600	15,72,480	16,51,104
Contribution Margin (CM) [C=(A-B)]	1,040	31,200	3,74,400	3,93,120	4,12,776
Less. Fixed Expense					
Rent		3,100	37,200	37,200	37,200
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	19,000	20,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		6,000	72,000	72,000	72,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		500	3,600	3,700	3,700
Generator		500	6,000	6,400	6,400
Guard		200	2,400	2,400	2,400
Total Fixed Cost		17,800	2,13,600	2,15,600	2,17,100
Net Profit (E) [C-D]		13,400	1,60,800	1,77,520	1,95,676

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	1,60,800	1,77,520	1,95,676
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,32,800	2,82,320
	Total Cash Inflow	2,30,800	3,10,320	4,77,996
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	28,000	28,000
3	Net Cash Surplus	1,32,800	2,82,320	4,49,996

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Churain bazar Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest







Stacks of colorful gift boxes and stationery items on the top shelves.

Shelves filled with numerous books, likely stationery or gift guides.

Shelves containing more books and stationery products.

Shelves with various stationery items and gift sets.

Shelves displaying more stationery and gift items.

Shelves with various stationery and gift items.

Shelves with various stationery and gift items.

Shelves with various stationery and gift items.

Two rows of hanging gift sets, each with a decorative top and a clear plastic window showing the contents.

Two rows of hanging gift sets, similar to the ones above.

Shelves with stacks of books and gift sets. A pink sign for 'MATADOR' is visible.

Shelves with stacks of books and gift sets. A pink sign for 'MATADOR Ballpen' is visible.

Shelves with stacks of books and gift sets.

Shelves with stacks of books and gift sets.

Shelves with stacks of books and gift sets.

A man in a blue patterned shirt is standing behind a counter, looking towards the shelves.

MATADOR

MATADOR Ballpen

Palomita
Palomita
Palomita
Palomita
Palomita
Palomita
Palomita





A4
A4
A4
A4
A4
A4

A4
Bashundhara
Paper
80 GSM
1 Ream (500 Sheets)
Bashundhara
Paper



FAMILY PICTURE