

**Proposed NU Business Name: SUMON LIBRARY AND STATIONARY**



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

Name	:	<b>MD.SUMON MIAH</b>
Age	:	04-11-1989 (27 Years)
Education, till to date	:	Class - Eight
Marital status	:	Married
Children	:	Son & 1 Daughter
No. of siblings:	:	02 Sisters & 02 Brothers
Address	:	Vill: Amjani Dakhin Para, P.O: Mokam Tola, P.S: Shibgonj, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.CHOMPA BEGUM</b>
(iii) Husband's name	:	<b>MD.CHAN MIAH</b>
(iv) GB member's info	:	Branch: Rai Nagor , Centre # 39 (Female), Member ID: 4253/1, Group No: 08 Member since: 02-01-1991 (27 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan:BDT 17,300/ -
(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	:	15 years experience in running business. She has no training.
Other Own/Family Sources of Income	:	Banana cultivation
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-653959
Mother's Contact No.	:	01731-482501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.CHOMPA BEGUM** joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

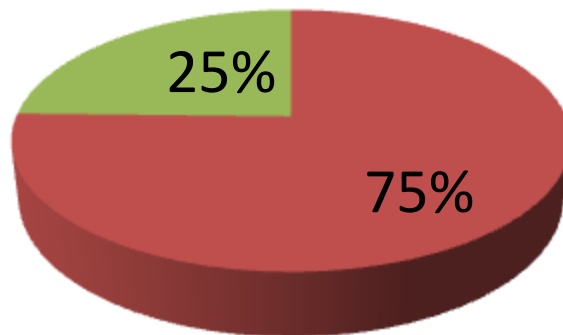
Business Name	:	<b>SUMON LIBRARY AND STATIONARY</b>
Location	:	Bago Para, Gosul, Mohasthan, Bogra
Total Investment in BDT	:	BDT 2,84,000/-
Financing	:	Self BDT 2,14,000/- (from existing business) 75% Required Investment BDT 70,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 18 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He run his shop like as library and stationary.</li><li>▪ The business is operating by entrepreneur. Existing on employee.</li><li>▪ Collects goods from Bogra.</li><li>▪ Average 20% gain on sales.</li><li>▪ The Shop is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Book, Khata, Stationary, Cosmatic, ETC	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less Variable Expense (B)			0
Book, Khata, Stationary, Cosmatic, ETC	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		5000	60000
Entertainment		500	6000
Mobile Bill		300	3600
Total Fixed Cost (D)		7600	91200
Net Profit (E) = [C-D]		4400	52800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Book	50	800	40,000	25	800	20,000	60,000
Khata	250	40	10,000	125	40	5,000	15,000
Pen	200	10	2,000			0	2,000
Stationary			20,000			15,000	35,000
Cosmatic			50,000			20,000	70,000
Security			70,000			0	70,000
Others			22,000			10,000	32,000
	500	850	214,000	150	840	70,000	284000

## Source of Finance



- Entrepreneur's Contribution 214,000
- Investor's Investment 70,000
- Total 284,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Book,Khata,Stationary,Cosmatic,ETC	2500	75000	900000	945000	992250
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Book,Khata,Stationary,Cosmatic,ETC	2000	60000	720000	756000	793800
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>	<b>91900</b>	<b>92615</b>
<b>Net Profit (E)= [C-D]</b>		<b>7400</b>	<b>88800</b>	<b>93240</b>	<b>97902</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60800	126040
	<b>Total Cash Inflow</b>	<b>158,800</b>	<b>154,040</b>	<b>223,942</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,800</b>	<b>126,040</b>	<b>195,942</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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# FAMILY PICTURE

