

Proposed NU Business Name: **MONON BOOKS**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni
Project verified by: Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL MOMIN
Age	:	03-10-1987 (31 Years)
Education, till to date	:	MBS
Marital status	:	Married
Children	:	None
No. of siblings:	:	04 Brothers 01 Sisters
Address	:	Vill: Gangra ; P.O: Bijoy Kora ; P.S: Choddogram ; Dist: Kumilla
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NEHARA BEGUM
(iii) Father's name	:	ABDUL MOJID
(iv) GB member's info	:	Branch: Kumilla, Centre # 40 (Female), Member ID: 7107/2, Group No: 07 Member since: 2008-2018 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40.000 Outstanding loan: Nill
(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	:	03 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-756268
Family's Contact No.	:	01812-979795
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NEHARA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MONON BOOKS
Location	:	Appayon Tower, Feni
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 500 ,000/- (from existing business) 89% Required Investment BDT 60,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 110 square ft
Security	:	200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Books, Stationary etc▪Average 50% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

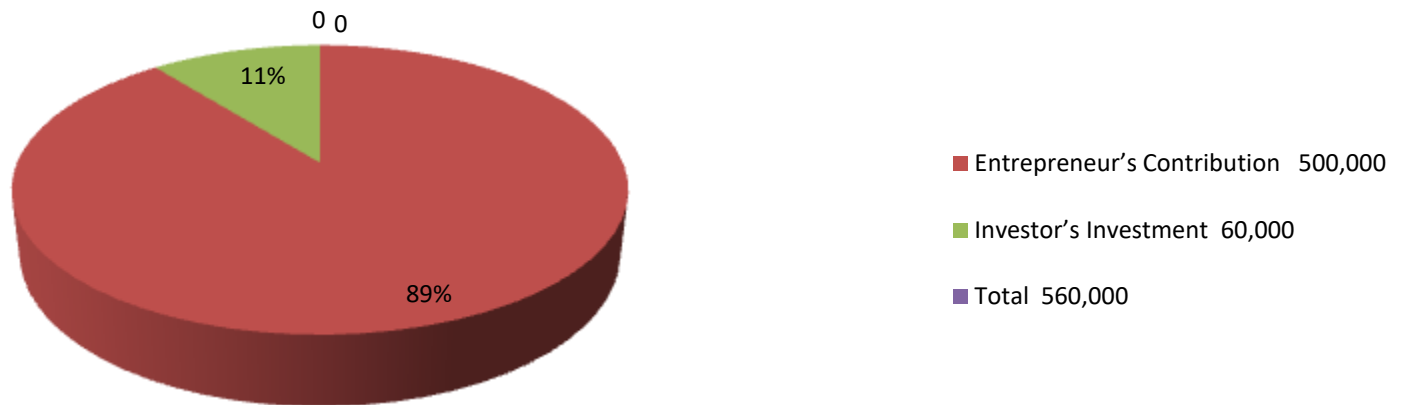
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Power box, Bearing, Spring etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less Variable Expense			
Power box, Bearing, Spring etc	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less Variable Expense			
Rent		3000	36,000
Electricity bill		700	8,400
Transportation		2500	30,000
Salary (self)		5000	60,000
Entertainment		500	6,000
Guard		150	1,800
Generator		250	3,000
Mobile bill		300	3,600
Total fixed cost (D)		12,400	148,800
Net Profit (E)= [C-D]		17,600	211,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Books	1	250000	250,000	1	60000	60000	310,000
Stationary	1	20000	20,000	0	0	0	20,000
Bkash	1	20000	20,000	0	0	0	20,000
Koad	1	10000	10,000	0	0	0	10,000
Others	0	0	0	0	0	0	0
Security	1	200000	200,000				200,000
Total	5	500000	500,000	1	60000	60,000	560,000

Source of Finance



Financial Projection (BDT)

Particular	Daily		Monthly	Year 1	Year 2
Revenue(Sales)					
Power box, Bearing, Spring etc	2,000	60,000	720000	756000	793800
Total Sales (A)	2,000	60,000	720000	756000	793800
Less Variable Expense					
Power box, Bearing, Spring etc	1,000	30,000	360000	378000	396900
Total variable Expense (B)	1,000	30,000	360000	378000	396900
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360000	378000	396900
Less Variable Expense					
Rent		3000	36,000	36,000	36,000
Electricity bill		700	8,400	7,500	8,000
Transportation		2500	30,000	30,500	31,000
Salary (self)		5000	60,000	60,000	60,000
Entertainment		500	6,000	6,500	7,000
Guard		150	1,800	1,800	1,800
Generator		250	3,000	3,000	3,000
Mobile bill		300	3,600	5,000	5,300
Total fixed cost (D)		12,400	145,800	150,300	152,100
Net Profit (E)= [C-D]		17,600	214,200	227,700	244,800
Investment Bank			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	214,200	227,700	244,800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		200,200	403,900
	Total Cash Inflow	274,200	427,900	648,700
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)	24,000	24,000	24,000
	Total Cash Outflow	74,000	24,000	24,000
3	Net Cash Surplus	200,200	403,900	624,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

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০১৬১১-৮৭৩৬৫১

আপ্যায়ন আফরোজ টাওয়ার
লোকান নং ১৯, (২য় তলা)
কলেজ রোড, ফেনী।

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০১৮৭৩-৮৭৩৬৫১



স্বপ্ন বুকস্

স্বপ্ন বুকস্

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০১৬১১-৮-৭৩৬৫
আগমন আফরোজ টাওয়ার
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স্বপ্ন বুকস্
০১৮-৭৩-৮-৭৩৬৫
০১৬১১-৮-৭৩৬৫

আপা ১
সহসা সহসা
স্বপ্ন বুকস্
সুখবর!!
এখানে সকল ধরনের স্কুল, কলেজ, ডিগ্রি, অনার্স, মাস্টার্স, ইউনিভার্সিটি
টেকনিক্যাল, ডিপ্লোমা-ইন-ইঞ্জিনিয়ারিং, বি.সি.এস ও সকল প্রকার চাকরীর
পুরাতন বই সুলভ মূল্যে পাওয়া যায়।
স্বপ্ন বুকস্
ফোন: ০১৮-৭৩-৮-৭৩৬৫, ০১৬১১



স্বপ্ন বুকস্
০১৮-৭৩-৮-৭৩৬৫
০১৬১১-৮-৭৩৬৫



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FAMILY PICTURE

