

Proposed NU Business Name: FORAYEZI LIBRARY



Project identification and prepared by: Md Belal Hossain
Chhagalnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOJIBUL HOQ
Age	:	01-01-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: South Johspur, P.O: South Joshpur, P.S: Chhagalnaiya, 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	:	ROHIMA AKTER
(iii) Father's name	:	MD ROBIUL HOQ
(iv) GB member's info	:	Branch: Joshpur Chhagalnaiya, Centre # 08 (Female), Member ID: 1144, Group No: 02 Member since: 08-09-2006 to 2013 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000/-, 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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-828438
Mother's Contact No.	:	01833-731700
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST HAZERA BEGUM joined Grameen Bank since 07 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	:	FORAYEZI LIBRARY
Location	:	Mirzar Bazaar, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 10 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a stationery shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is owned.▪Agreed grace period is 3 months.

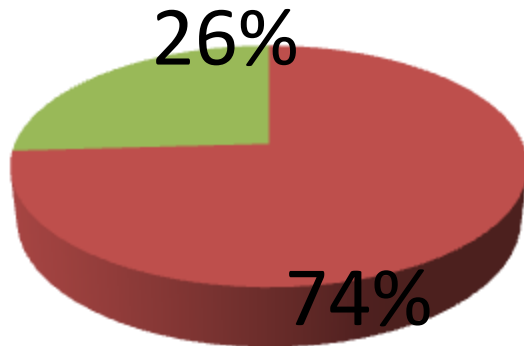
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Stationery Item	65,000	780,000
Total Sales (A)	65,000	780,000
Less. Variable Expense		
Stationery Item	52,000	624,000
Total variable Expense (B)	52,000	624,000
Contribution Margin (CM) [C=(A-B)]	13,000	156,000
Less. Fixed Expense		
Electricity Bill	1,200	14,400
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Generator bill	100	1,200
Guard	70	840
Total fixed Cost (D)	7,070	84,840
Net Profit (E) [C-D]	5,930	71,160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
LED Bulb	100	300	30,000	150	300	45,000	75,000
Energy Bulb	70	250	17,500	100	250	25,000	42,500
Class 7 book set	30	1200	36,000	0	0	0	36,000
Khata	300	50	15,000	0	0	0	15,000
Others	1	51500	51,500	0	0	0	51,500
Security	1	50000	50,000	0	0	0	50,000
Total	502		200,000	250		70,000	270,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 70,000
- Total 270,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Stationery Item	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense				
Stationery Item	72,000	864,000	907,200	952,560
Total variable Expense (B)	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Electricity Bill	1,200	14,400	15,500	16,500
Mobile Bill	300	3,600	4,000	5,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	200	2,400	3,000	3,500
Generator bill	100	1,200	1,200	1,200
Guard	70	840	1,000	1,200
Total Fixed Cost	7,270	87,240	90,200	93,400
Net Profit (E) [C-D]	10,730	128,760	136,600	144,740
Investment Payback		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	128,760	136,600	144,740
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		100,760	209,360
	Total Cash Inflow	198,760	237,360	354,100
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	100,760	209,360	326,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



রবি-airtel রিচার্জ

শ্রী ব্রজেন কুমার ফার্মেসী (স্ট্রীট)
ফোন: ০১৮৬৭-৫৫১৭

রবি
BANGLADESH

ডাঃ
আইসি

সহ, বাত, ...
ইলেকট্রিক ...
আশনারী ও



মোঃ লোক ফরায়েজী (মগুদ)
০১৮৬৭-৫৬৭৭০

রবি
BANGLADESH

Airtel রিচার্জ

তা, কলম, স্টেশনারী ও
ট্রিক সামগ্রী বিক্রয়



0188735314





মেইন রোড, মিজাবাজার, ছাপলনাইয়া, ফেনী

ফরায়েজী কম্পিউটার ও ফটোস্ট্যাট

কম্পিউটার প্রশিক্ষণ ক্যাম্পোজ (এস, ইউজী, এফসি) মার্জিঙ্গ এবং
সেইভিং, ইন্টারনেট, ই-মেইল সহ মার্জিঙ্গ কাজ করা হয়।

0181982843

মনদুর ফরায়েজী। মেইন রোড : মিজার বাজার, ছাপলনাইয়া, ফেনী কোথা

প্রয়োজনে
বিকাশ



একটি প্রাক ব্যাংক প্রতিষ্ঠান



FAMILY PICTURE

