

Proposed NU Business Name: **M/S TOAMONI STATIONERY**



Project identification and prepared by: Md Ebadat Hossain
Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIRUZZAMAN
Age	:	16-01-1983 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Jamurkee, P.O: Jamurkee, P.S: Mirjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	SHAKHAWAT HOSSAIN
(iv) GB member's info	:	Branch: Jamurkee Mirjapur, Centre # 42 (Female), Member ID: 4531, Group No: 06 Member since: 22-03-1993 to 14-02-2008 (15 Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(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	:	Eleven years experience in running business. He has seven years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01725-416610
Mother's Contact No.	:	01713-573657
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 15 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S TOAMONI STATIONERY
Location	:	Jamurkee Bazaar, Mirjapur, Tangail
Total Investment in BDT	:	BDT 1,86,000/-
Financing	:	Self BDT 1,16,000/- (from existing business) 62% Required Investment BDT 70,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 7 ft= 77 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Geometric box, Pencil, Pen etc. ▪Average 25% gain sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Tangail, Korotia. ▪Agreed grace period is 4 months.

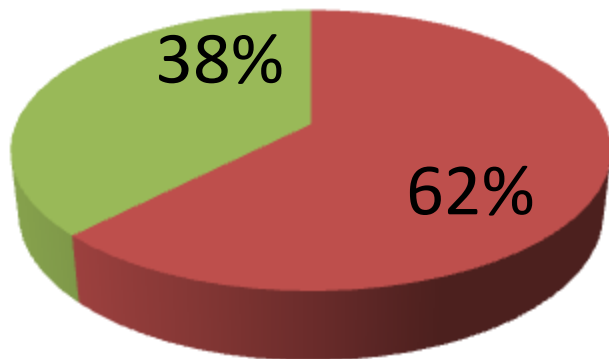
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Stationery Item	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Stationery Item	1,350	40,500	486,000
Total variable Expense (B)	1,350	40,500	486,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Transportation		500	6,000
Guard		100	1,200
Total fixed Cost (D)		7,450	89,400
Net Profit (E) [C-D]		6,050	72,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Geometric Box, Pencil, Scale, Sharpner, Eraser	24,500	15,000	39,500
Glue, Pen, Sign pen, Chalk, Schotch tape	19,000	15,000	34,000
Court file, Khata, Envelop. Carbon Paper	22,500	15,000	37,500
Hair brush, Tissue, Coffee, Brush, Battery, Books etc	50,000	25,000	75,000
Total	116,000	70,000	186,000

Source of Finance



- Entrepreneur's Contribution 116,000
- Investor's Investment 70,000
- Total 186,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Stationery Item	2,500	75,000	900,000	945,000
Total Sales (A)	2,500	75,000	900,000	945,000
Less. Variable Expense				
Stationery Item	1,875	56,250	675,000	708,750
Total variable Expense (B)	1,875	56,250	675,000	708,750
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000	236,250
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		350	4,200	5,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Transportation		700	8,400	10,500
Guard		100	1,200	1,500
Total Fixed Cost		7,750	93,000	97,500
Net Profit (E) [C-D]		11,000	132,000	138,750
Investment Payback			42,000	42,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	132,000	138,750
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		90,000
	Total Cash Inflow	202,000	228,750
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)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	90,000	186,750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0,
Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

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starts with a
ESCAPE











FAMILY PICTURE