

# Proposed NU Business Name : Kadir Library & General Store



PP Prepared by- Abul hasnat

Presented by  
Abdul Kader Gazi

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Abdul Kader Gazi
Age	:	32 years
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> yes                      Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Noor Jahan Begum
(iii) Father's name	:	Mr. Mohammad Shamsul Hoque
(iv) GB member's info	:	Branch: Dokkhin Motlab                      Centre # 26/m, Loan no.3173/1,                      Member since 2003, First loan: Tk.15,000 Existing loan: Tk. 1,00,000,                      Outstanding:19,000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	HSC

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Business
Business Experiences	:	<b>10 years+</b>
Other Own/Family Sources of Income	:	Father's income
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondhi Unit, Chandpur

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother took an amount of 15,000 taka from Grameen Bank in 2003. NU used his mother's loan to start his existing business. NU gradually developed and extended his business. Now he is the owner of Kadir Library and general Store in Munshirhat Bazar.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Kadir Library & General Store
Address/ Location	:	Holding:0169, Munshirhat, Uttor Bazar, Motlob Dokkhin, Chandpur
Trade license		1176-00
Total Investment in BDT	:	6,70,000
Financing	:	Self BDT 3,70,000(from existing business) 61% Required Investment BDT 3,00,000 (as equity) 41%
Present salary/drawings from business	:	10,000
Proposed Salary		12,000
Proposed Business		
(i) % of present gross profit margin	:	<b>13%</b>
(ii) Estimated % of proposed gross profit margin		<b>14%</b>
(iii) Agreed grace period		<b>11 months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	4000	120000	1440000
<i>Less: Cost of sales (B)</i>	3500	105000	1260000
<b>Gross Profit (C) [C=(A-B)]</b>	500	15000	180000
<b>Mobile &amp; Bkash</b>	150	4500	54000
<b>Total gross profit</b>	650	20500	246000
<i>Less: Operating Costs</i>			
Electricity bill		<b>700</b>	8400
Generator bill		<b>200</b>	2400
Shop Rent			
Night Guard bill		<b>200</b>	2400
Entertainment		<b>500</b>	6000
Mobile bill		<b>400</b>	4800
Present salary/Drawings- self		<b>10000</b>	120000
Present salary-Employee (no. of employees)			
Others cost			
<b>Non Cash Item:</b>			
Depreciation Expenses		1500	18000
<b>Total Operating Cost (D)</b>		<b>13500</b>	<b>162000</b>
<b>Net Profit (C-D):</b>		<b>7000</b>	<b>84000</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<b>Present items:</b>			
Book of different classes-	50000		
cosmetics-	40000		
Stationery items-	30000		
Photocopy machine (1)	60000		
Water jar (120 pcs)	80,000		
Bkash and Others	45000		
Synzeta(agro)	50000		
Furniture	15000		
	3,70,000		
<b>Proposed items:</b>			
Water jar(50 pcs)	21000		
Agro products	70000		
Library items	130000		
Water machine(20*250)	5000		
Cosmetics	50000		
Stationary	24000		
		3,00,000	
<b>Total Capital</b>			<b>670000</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	7000	210000	2520000	7500	225000	2700000	8200	246000	2952000
<i>Less: cost of sales (B)</i>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>6400</b>	<b>192000</b>	<b>2304000</b>	<b>6900</b>	<b>207000</b>	<b>2484000</b>
Gross Profit (C) [C=(A-B)]	1000	30000	360000	1100	33000	396000	1300	39000	468000
Bkash etc	150	4500	54000	150	4500	54000	150	4500	54000
Total Gross profit	1150	34500	414000	1250	37500	450000	1450	43500	522000
<b>Less: Operating Costs</b>									
Electricity bill		<b>800</b>	<b>9600</b>		<b>900</b>	<b>10800</b>		<b>1000</b>	<b>12000</b>
Night Guard bill		200	2400		200	2400		300	3600
Entertainment	20	600	7200		700	8400		700	8400
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200		100	1200
Proposed Salary- Self		12000	144000		12000	144000		12000	144000
Proposed Salary- Staff (1. )		4000	48000	5000	5000	60000		5500	66000
<b>Non Cash Item:</b>									
Depreciation Expenses		1800	21600		1800	21600		1800	21600
<b>Total Operating Cost (D)</b>		<b>19,500</b>	<b>234000</b>		<b>20,700</b>	<b>2,48,400</b>		<b>21,400</b>	<b>2,56,800</b>
<b>(Net Profit C-D) :</b>		<b>15000</b>	<b>180000</b>		<b>16,800</b>	<b>2,01,600</b>		<b>22,100</b>	<b>2,65,200</b>
<b>Payback t GT</b>			<b>120000</b>			<b>120000</b>			<b>120000</b>
<b>Retained Income:</b>		<b>60,000</b>			<b>81,600</b>			<b>1,45,200</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>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	<b>180000</b>	<b>2,01,600</b>	<b>2,65,200</b>
1.3	Depreciation (Non cash item)	21600	21600	21600
1.4	Opening Balance of Cash Surplus		<b>62600</b>	<b>165800</b>
	<b>Total Cash Inflow</b>	<b>501600</b>	<b>285800</b>	<b>452600</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan	19000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	<b>439000</b>	<b>120000</b>	<b>120000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>62600</b>	<b>165800</b>	<b>332600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Longstanding relationship with GB

Experienced

Well known in local community and local media house.

Proved himself as dynamic revenue generator.

## **W**EAKNESS

Lack of capital.

## **O**PPORTUNITIES:

Market demand & growing interest.

Intellectual development will be increased

Located in busy market place surrounded with school, college, mosque, hat etc.

## **T**HREATS

Theft

Load shedding.







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*Presented at 43*  
**SB Executive Design Lab**  
on , 28 December 2014 at YC



**For more information**  
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