

Proposed NU Business Name: **FRIENDS LIBRARY & STATIONARY**



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Bason Unit, Gazipur
Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAZAL CHANDRA SARKAR
Age	:	01-11-1990 (25 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Kodda Nandun P.O: Kodda ; P.S: Gazipur Sadar ; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SWARASOTI CHANDRA SARKAR
(iii) Father's name	:	NIRMOL CHANDRA SARKAR
(iv) GB member's info	:	Branch: Bason Gazipur, Centre # 94(Female), Member ID: 5434/1 , Group No: 03 Member since: 18-02-2007 (09Years) First loan: BDT 4000/-
Further Information:		Existing loan: BDT 50000 Outstanding loan: BDT 30500
(v) Who pays GB loan installment	:	NA
(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	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-763165
Family's Contact No.	:	01924-044046
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SWARASOTI CHANDRA SARKAR joined Grameen Bank since 22 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	FRIENDS LIBRARY & STATIONARY
Location	:	Laujuri Baazar
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 260,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Diary, Pen, Book, Stationary etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

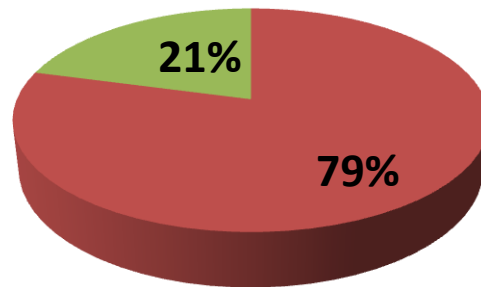
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Diary, Pen, Book, Stationary etc.	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Diary, Pen, Book, Stationary etc.	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Generator		100	1200
Mobile bill		200	2400
Total fixed cost (D)		10,100	121200
Net Profit (E)= [C-D]		7,900	94800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Diary	220	80	17,600	300	150	45,000	62,600
Exercise book	1000	40	40,000	1000	40	40,000	80,000
Pen	1200	10	12,000	1000	10	10,000	22,000
Book	241	200	48,200	0	0	0	48,200
Soft drinks	25	670	16,750	0	0	0	16,750
Show piece	150	170	25,500	0	0	0	25,500
Stationary	370	35	12,950	0	0	0	12,950
Icecream	200	35	7,000	0	0	0	7,000
Security	1	200000	200,000	0	0	0	200,000
Othres	0	0	0	1	5000	5,000	5,000
Total	3407	0	380,000	2301	0	100,000	480,000

Source of Finance



- Entrepreneur's Contribution 380,000
- Investor's Investment 100,000
- Total 480,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Diary, Pen, Book, Stationary etc.	5800	174000	2088000	2192400	2302020
Total Sales (A)	5800	174000	2088000	2192400	2302020
Less Variable Expense					
Diary, Pen, Book, Stationary etc.	4930	147900	1774800	1863540	1956717
Total variable Expense (B)	4,930	147900	1774800	1863540	1956717
Contribution Margin (CM) [C=(A-B)	870	26100	313200	328860	345303
Less Variable Expense					
Rent		4,000	48000	48,000	48000
Electricity bill		600	7200	7700	8200
Transportation		600	7200	7,700	8200
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Generator		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		10,800	128,400	129,500	130600
Net Profit (E)= [C-D]		15300	183600	199,360	214703
Investment Payback			40,000	40,000	40,000

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

SR#	<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	100,000		
1.2	Net Profit	183,600	199,360	214703
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,600	302960
	Total Cash Inflow	283600	342960	517663
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	143,600	302960	477663

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 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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FAMILY PICTURE

