

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



Project identification and prepared by: Md.Shahidul Islam,  
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>JAHIDUL KAZI</b>
Age	:	02-02-1995 (22 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Choto Boxonagar, P.O: Choto boxonagar . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>SALEHA BEGUM</b>
(iii) Father's name	:	<b>MD. IYUB KAZI</b>
(iv) GB member's info	:	Branch:Komorgonj Nawabgonj, Centre # 11 (Female), Member ID: 4313, Group No:06 Member since: 1988 (25Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 20,000 Outstanding loan: BDT:10,000/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961-837355
Family's Contact No.	:	01811-164946
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALEHA BEGUM** joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

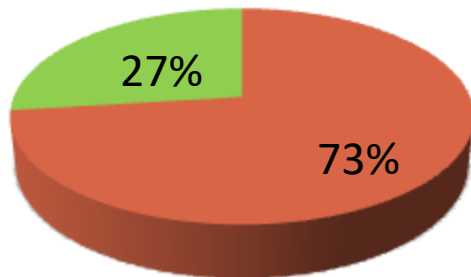
Business Name	:	<b>KAZI LIBRARY &amp; STATIONARY</b>
Location	:	Boxonagar bazar, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 3,75,000/-
Financing	:	Self BDT 2,95,000/- (from existing business) 73% Required Investment BDT 80,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is Rent.</li><li>▪Collects goods Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Stationary item	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Stationary item	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Rent		1000	12000
Guard		100	1200
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		7000	84000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Guide book	10	10,000	1,00,000	05	10,000	50,000	1,50,000
Cosmetics			60,000				60,000
Biscuit	30	2,000	60,000				60,000
Paper	10	2,000	20,000	10	2,000	20,000	8,000
Others			20,000			10,000	30,000
Security			45,000				
<b>Total</b>			<b>2,95,000</b>			<b>80,000</b>	<b>3,75,000</b>

## Source of Finance



- Entrepreneur's Contribution's :- 2,95,000
- Investor Investment's :- 80,000
- Total :- 3,75,000

<b>Financial Projection (BDT)</b>					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Trailaring Item	3500	105000	1260000	1323000	1389150
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Trailaring Item	<b>2800</b>	<b>84000</b>	<b>1008000</b>	1058400	<b>1111320</b>
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		100	1200	1200	1200
Entertainment		300	3600	3600	3600
Rent		1000	12000	12000	12000
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>8800</b>	<b>33600</b>	<b>232000</b>	<b>2608400</b>
<b>Net Profit (E)= [C-D]</b>		<b>12200</b>	<b>146400</b>	<b>153720</b>	<b>161406</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	146,400	153720	161406
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	121600	121600	243320
	<b>Total Cash Inflow</b>	<b>233,600</b>	<b>275,320</b>	<b>404,726</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,600</b>	<b>243,320</b>	<b>372,726</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:Boxonagar, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

# কাজী লাইব্রেরী এন্ড স্টেশনারী

এখানে সকল প্রকার বই, খাতা, কলম ও স্টেশনারী পণ্য পাওয়া যায়।

প্রোগ্রামার  
01961837355

সেবার  
জন্য  
বেসিয়ার  
যাও



## কাজী লাইব্রেরী এন্ড স্টেশনারী

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