

Proposed NU Business Name: **NEW CITY LIBRARY & STATIONARY**

Project identification and prepared by: Md. Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. DOLAL HOSSAIN</b>  |
| Age  | : | 18-03-1988( 26 Years)   |
| Education, till to date                          | : | S.S.C   |
| Marital status                                   | : | Married   |
| Children   | : | 2 Daughters   |
| No. of siblings:                                 | : | 2 Sisters   |
| Address  | : | Vill: Vaoraid ; P.O: Epsha ;P.S: Gazipur Shadar ;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                               | : | <b>MST. HOSNAARA</b>  |
| (iii) Father's name                              | : | <b>MD. SHOHIDUL ISLAM</b>   |
| (iv) GB member's info                            | : | Branch: Kaoltia , Centre # 26(Female),<br>Member ID: 3113, Group No: 03<br>Member since: 10-02- 1998( 10Years)<br>First loan: BDT 5,000/- Last Loan : 30,000<br>Outstanding loan: Nil |
| Further Information:                             |   |   |
| (v) Who pays GB loan installment                 | : |   |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 08 years experience in running business.<br>He has no training |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | No   |
| Entrepreneur Contact No.  | : | 01927700323  |
| Family's Contact No.  | : | 01968440546  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka        |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HOSNAARA** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development .

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>NEW CITY LIBRARY &amp; STATIONARY</b>  |
| Location  | : | Porabari bazar, Gazipur   |
| Total Investment in BDT                           | : | BDT 2,50,000/-  |
| Financing   | : | Self BDT 1,70,000/- (from existing business) 68%<br>Required Investment BDT 80,000/- (as equity) 32%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 20 ft x 16 ft= 320 square ft  |
| Security of the shop                              | : | 70,000/-  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rim Khata, Lose Khata, Pen, File box, Dairy, Brash, pest, Book, Energy Bulb, Stepler Mashine etc.</li> <li>▪Average 20% gain on sales</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪The shop is Rent .</li> <li>▪Collects goods from Chowrasta, Joydedpur, Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

## Existing Projection (BDT)

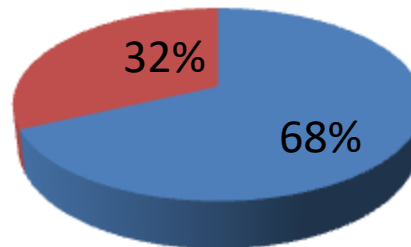
| Particular                                | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| <b>Revenue(Sales)</b>                     |       |         |        |
| Satationary Item                          | 2000  | 60000   | 720000 |
|   |       | 0       | 0      |
| <b>Total Sales (A)</b>                    | 2000  | 60000   | 720000 |
| <b>Less Variable Expense</b>              |       |         |        |
| Satationary Item                          | 1600  | 48000   | 576000 |
| <b>Total variable Expense (B)</b>         | 1,600 | 48000   | 576000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 400   | 12000   | 144000 |
| <b>Less Variable Expense</b>              |       |         |        |
| Rent                                      |       | 900     | 10800  |
| Electricity bill                          |       | 200     | 2400   |
| Transportation                            |       | 200     | 2400   |
| Salary (self)                             |       | 5000    | 60000  |
| Salary(Staff)                             |       | 0       | 0      |
| Entertainment                             |       | 200     | 2400   |
| Guard                                     |       | 0       | 0      |
| Generator                                 |       | 0       | 0      |
| Bank charge                               |       | 0       | 0      |
| Mobile bill                               |       | 200     | 2400   |
| <b>Total fixed cost (D)</b>               |       | 6,700   | 80400  |
| <b>Net Profit (E)= [C-D]</b>              |       | 5,300   | 63600  |

# Investment Breakdown

| Existing        |            |            |                | Proposed   |            |               |                |
|-----------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars     | Qty.       | Unit Price | Amount         | Qty        | Unit Price | Amount        | Proposed       |
|                 |            |            | (BDT)          |            |            | (BDT)         | Total          |
|                 | <b>0</b>   | <b>0</b>   | <b>0</b>       | <b>0</b>   | <b>400</b> | <b>0</b>      | <b>0</b>       |
| Rim Khata       | 100        | 280        | 28,000         | 50         | 280        | 14,000        | 42,000         |
| Lose Khata      | 200        | 40         | 8,000          | 100        | 40         | 4,000         | 12,000         |
| Pen             | 300        | 45         | 13,500         | 250        | 45         | 11,250        | 24,750         |
| File box        | 80         | 30         | 2,400          | 0          | 0          | 0             | 2,400          |
| Dairy           | 50         | 100        | 5,000          | 0          | 0          | 0             | 5,000          |
| Brash           | 60         | 40         | 2,400          | 0          | 0          | 0             | 2,400          |
| pest            | 20         | 60         | 1,200          | 0          | 0          | 0             | 1,200          |
| Book            | 50         | 450        | 22,500         | 40         | 450        | 18,000        | 40,500         |
| Energy Bulb     | 10         | 210        | 2,100          | 0          | 0          | 0             | 2,100          |
| Stepler Mashine | 60         | 105        | 6,300          | 0          | 0          | 0             | 6,300          |
|                 | 0          | 0          | 0              | 3          | 0          | 0             | 0              |
| others          | 1          | 5800       | 8,600          | 1          | 32,750     | 32,750        | 41,350         |
| Scurity         | 1          | 70000      | 70,000         | 0          | 0          | 0             | 70,000         |
| <b>Total</b>    | <b>932</b> | <b>0</b>   | <b>170,000</b> | <b>444</b> | <b>0</b>   | <b>80,000</b> | <b>250,000</b> |

## Source of Finance

- Entrepreneur Contribution=170000
- Investors Investment=80000
- Total=250000



## Financial Projection (BDT)

| Paticular                                 | Daily | Monthly | Year1         | Year 2        | Year 3        |
|---|-------|---------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                     |       |         |               |               |               |
| Satationary Item                          | 3000  | 90000   | 1080000       | 1134000       | 1190700       |
|   | 0     | 0       | 0             | 0             | 0             |
| <b>Total Sales (A)</b>                    | 3000  | 90000   | 1080000       | 1134000       | 1190700       |
| <b>Less Variable Expense</b>              |       |         | 0             |               |               |
| Satationary Item                          | 2400  | 72000   | 864000        | 907200        | 952560        |
|   |       |         | 0             |               |               |
| <b>Total variable Expense (B)</b>         | 2,400 | 72000   | 864000        | 907200        | 952560        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 600   | 18000   | 216000        | 226800        | 238140        |
| <b>Less Variable Expense</b>              |       |         | 0             |               |               |
| Rent                                      |       | 900     | 10800         | 10,800        | 10800         |
| Electricity bill                          |       | 200     | 2400          | 2900          | 3400          |
| Transportation                            |       | 500     | 6000          | 6,500         | 7000          |
| Salary (self)                             |       | 5000    | 60000         | 60000         | 60000         |
| Salary(Staff)                             |       | 0       | 0             | 0             | 0             |
| Entertainment                             |       | 250     | 3000          | 3000          | 3000          |
| Guard                                     |       | 0       | 0             | 0             | 0             |
| Generator                                 |       | 0       | 0             | 0             | 0             |
| Bank charge                               |       | 0       | 0             | 0             | 0             |
| Mobile bill                               |       | 250     | 3000          | 3100          | 3200          |
| <b>Total fixed cost (D)</b>               |       | 7,100   | 85,200        | 86,300        | 87400         |
| <b>Net Profit (E)= [C-D]</b>              |       | 10900   | 130800        | 140,500       | 150740        |
| Investment Payback                        |       |         | <b>32,000</b> | <b>32,000</b> | <b>32,000</b> |



## 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                   | 80,000              |                     |                     |
| 1.2 | Net Profit  | 130800              | 140,500             | 150740              |
| 1.3 | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4 | Opening Balance of Cash Surplus                   |                     | 98,800              | 207300              |
|     | <b>Total Cash Inflow</b>                          | 210800              | 239300              | 358040              |
| 2   | Cash Outflow                                      |                     |                     |                     |
| 2.1 | Purchase of Product                               | 80,000              |                     |                     |
| 2.2 | Payment of GB Loan                                |                     |                     |                     |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000               | 32000               | 32000               |
|     | <b>Total Cash Outflow</b>                         | 112,000             | 32000               | 32000               |
| 3   | <b>Net Cash Surplus</b>                           | 98,800              | 207300              | 326040              |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





















# সিটি লাইব্রেরী স্টেশনারী

শ্রোঃ মোঃ দুলাল হোসেন

গণপ্রজাতন্ত্রী বাংলাদেশের যাবতীয় বই, খাতা, কলম এবং স্টেশনারী সামগ্রী  
এখানে পাওয়া যায়। পরিদ্রব্য বিক্রয় করা হয়।

৩৩৩নং রোড, গোড়াখালী বাজার ইপসা, গাজীপুর। মোবঃ ০১৭৩৬-০৯১০২২, ০১৯৩৮-৪৪০৫৪৬



