

Proposed NU Business Name : **Jana Library & Stationary & Khelaghor**



Presented by
Md. Ariful Islam

NU Identified and PP Prepared :
Md. Nazmul Karim (Manikgonj Unit)
Verified by : Md. Khalilur Rahman

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Ariful Islam
Age	:	24 years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	1 brothers, 2 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Dolena Begum
(iii) Father's name	:	Mr. Md Julhas Islam
(iv) GB member's info	:	Branch: Dhakuli Centre: 61/M , Loanee no.: 4104, Member since: 12-07-1988, First loan: Tk. 5000 Total Amount Received: Tk. 2,10,000
Further Information:		Existing loan: Tk. 60,000, Outstanding: Tk. 28,100
(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 etc..	:	N/A
(ix) Others	:	N/A
Education	:	B.A

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

Present Occupation	:	Business
Trade License		105 – 14/15
Business Experiences	: :	5 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01736339315
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1988 (26years). At first she took a loan amount BDT 5,000 from Grameen Bank. She built her house by using GB loan of BDT 1,00,000. NU expanded his existing store by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jana Library & Stationary& khelaghor
Address/ Location	:	Betila college gate,betila bazar, manikganje
Total Investment in BDT	:	3,00,000
Financing	:	Self BDT 1,50,000 (from existing business) - 50 % Required Investment BDT 1,50,000 (as equity) - 50 %
Present salary/drawings from business (estimated)	:	6,000
Proposed Salary	:	7,000
i. Proposed Business % of present gross profit margin	:	33%
ii. Estimated % of proposed gross profit margin	:	33%
iii. Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: Various Stationary Items : 50,000 Cosmetics items : 25,000 Sports items : 20,000 Electrics items : 16,000 Mobile accessories : 15,000 Metal Rack : 24,000	1,50,000		
(ii) Proposed stock items: Photocopy machine : 70,000 Computer : 25,000 Printer : 15,000 Various stationary items: 40,000		1,50,000	
Total Capital	150000	1,50,000	3,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (A)	36,000	4,32,000
<i>Less: Cost of sales (B)</i>	24,000	2,88,000
Gross Profit (33%) (C) [C=(A-B)]	12000	1,44,000
<i>Less: Operating Costs</i>		
Electricity bill	300	3600
Mobile bill	300	3600
Shop Rent	1,000	12,000
Entertainment	200	2,400
Present salary/Drawings- self	6,000	72,000
Present salary-Employee (No. of employee : No)	-	-
Others	200	2,400
Non Cash Item:		
Depreciation Expenses (10%)	200	2,400
Total Operating Cost (D)	8200	98,400
Net Profit (C-D):	3,800	45,600

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
Sales (A)	1500	45,000	5,40000	1600	48,000	5,76,000	1800	54,000	6,48,000
<i>Less: Cost of sales (B)</i>	1200	36,000	4,32,000	1340	40,200	4,82,400	1540	46,200	5,54,400
Profit (33%) (C) [C=(A-B)]	300	9,000	1,08,000	260	7,800	93,600	260	7,800	93,600
Income from Photocopier and scanner machine (D)	300	9000	1,08000	400	12000	144000	500	15000	180000
<i>Gross profit E=(C+D)</i>	600	18000	216000	660	19800	237600	760	22800	273600
<i>Less: Operating Costs</i>									
Electricity bill		500	6,000		550	6,600		600	7,200
Mobile bill		400	4800		400	4800		400	4800
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Entertainment		200	2,400		200	2,400		200	2,400
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Others		200	2,400		200	2,400		200	2,400
Non Cash Item:									
Depreciation Expenses (15%)		1,375	16,500		1,375	16,500		1,375	16,500
Total Operating Cost (D)		10,675	1,28,100		10,675	1,28,100		10,675	1,28,100
Net Profit (C-D):		7,325	87,900		9,125	1,09,500		12,125	1,45,500
GT payback			60,000			60,000			60,000
Retained Income:			27,900			49,500			85,500

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	87,900	1,23,000	1,58,400
1.3	Depreciation (Non cash item)	16,500	16,500	16,500
1.4	Opening Balance of Cash Surplus		16,300	95,800
	Total Cash Inflow	2,54,400	1,55,800	2,70,700
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan	28,100	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,38,100	60,000	60,000
3.0	Net Cash Surplus	16,300	95,800	2,10,700

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 5 Years of Experience

WEAKNESS

- Lack of Investment

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.

THREATS

- Fire
- Theft

Pictures









জানা লাইব্রেরী এন্ড স্টেশনারী ও

প্রোঃ আরিফুজ্জামান আরিফ



এখানে স্কুল কলেজের বই, খাতা, কলম, স্ট্যাম্প অন্যান্য শিক্ষা উপ
ধর্মীয় বই, উপন্যাস, গল্পের বই, চাকরীর বিজ্ঞাপন, খেলাধুলার
কসমেটিকস্, উপহার সামগ্রী, মোবাইল সামগ্রী, প্রান্তিক সামগ্রী পা

বেতলা কলেজ রোড, সদর, মানিকগঞ্জ। মোবাঃ ০১৭৩৬-



এখানে ক্রীড়া কলেজের খুঁই, খাতা, সাদা, ক...
খসীয় খুঁই, উপন্যাস, গল্পের খুঁই, চাকরী...
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বেতলা কলেজ গেট, সদর, মানিকগঞ্জ। ফোন্ : ০১৭৩৬-৩৩৩৩





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