

A Nobin Udyokta Project

Kader Store



NU Identified and PP Prepared by :
Mst. Nasima Ferdows
Verified By: **Tapan Kumar Debnath**



GRAMEEN TRUST

Presented by
Abdul Kader

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Abdul Kader
Age	:	01/03/1983 (32 Years)
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2Brothers, 1Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sahera Khatun
(iii) Father's name	:	Nurul Haque
(iv) GB member's info	:	Member since:2006 Branch: Naogaon, Centre no.18/m, Group:08 Loanee No. 1922/3 First loan: 100,000/- Total Amount Received: Tk. Existing loan: 100,000 Outstanding: 50,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License Number	:	217
Business Experiences	:	7 Years
Other Own/Family Sources of Income	:	Fathers Income
NU Contact Info	:	01703753432
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Head Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2006 (9Years). At first his mother took a loan amount of 100,000 BDT from Grameen Bank. She invested the money to prepared their own house. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	M/S Kader Store
Address/ Location	:	Naogaon Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	600,000/-
Financing	:	Self BDT : 400,000 (from existing business) - 67% Required Investment BDT : 200,000 (as equity) - 33%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 9,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Furniture : (4 Self)	48,000		
Refrigerator :	30,000		400,000
Present Goods Item (*)	322,000		
Proposed Stock Items: (**)		200,000	200,000
Total Capital	400,000	200,000	600,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock

Product Name	Price
Rice (Nazir Shail 15 Bosta) 15*2500	37,500
Oil : 185 Litre (185*77)	14,245
Grocery Items:	
Flour	15,000
Spices	20,000
Daal	20,000
Sugar	28,000
Muri	2,000
Vim	5,000
Garlic	25,000
Potato	20,000
Onion	20,000
Salt	5,000
Cosmetics Item:	
Cold Cream	10,000
Soap	20,000
Beauty Cream	20,000
Shampoo	10,000
Tooth Paste	5,000
Cold Drinks	40,255
Total Present Stock	3,22,000

Proposed Item

Product Name	Price
Different Kind of Rice	
Nazir Shail- (30Bosta*2500)	75000
Basmati- (15 Bosta*2100)	31500
Others Rice- (30 Bosta*1800)	54000
	160500
Soya bean Oil (513 Liter*77)	39500
Total Proposed Item	200,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	8,000	240,000	2,880,000
Less: Cost of Sale (B)	7,200	216,000	2,592,000
Profit (10%) (A-B) = [C]	800	24,000	288,000
Less: Operating Costs			
Electricity bill		1,000	12,000
Mobile Bill		500	6,000
Shop rent			
Present Salary		8,000	96,000
Others		300	3,600
Non Cash Item:			
Depreciation Expenses (30000*15%,48000*10%,)		775	9,300
Total Operating Cost (D)		10,575	132,900
Net Profit (C-D) :		13,425	161,100

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)	10,000	300,000	36,00,000	11,000	3,30,000	39,60,000	12,000	3,60,000	43,20,000
<i>Less: Cost of Sale (B)</i>	9000	270000	3240000	9,900	1,18,800	35,64,000	10,800	3,24,000	38,88,300
Profit 10% (A-B)=(C)	1000	30000	3,60,000	1100	33,000	3,96,000	1,200	36000	4,32,000
Less operating cost :									
Electricity bill		1000	12000		1000	12000		1000	12000
Mobile Bill		600	7,200		600	7,200		600	7,200
Salary- self		9,000	108,000		9,000	108,000		9,000	108,000
Shop Rent									
Others		500	6000		500	6000		500	6000
Depreciation Expenses		775	9300		775	9300		775	9300
Total Operating Cost (F)		11,875	1,42,500		11,875	1,42,500		11,875	1,42,500
Net Profit =(E-F)		18,125	217,500		21,125	253,500		24,125	289,500
GT payback		80,000		80,000			80,000		
Retained Income:		137,500		173,500			209,500		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000	0	0
1.2	Net Profit	2,17,500	2,53,500	2,89,500
1.3	Depreciation (Non cash item)	9,300	9,300	9,300
1.4	Opening Balance of Cash Surplus	0	1,46,800	3,29,600
	Total Cash Inflow	4,26,800	4,09,600	6,28,400
2.0	Cash Outflow			
2.1	Purchase of Product	200,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	1,46,800	3,29,600	5,48,400



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Provide quality products to meet demand for the community.
- Pleasant personality.

WEAKNESS

- Lack of investment
- Credit Sale

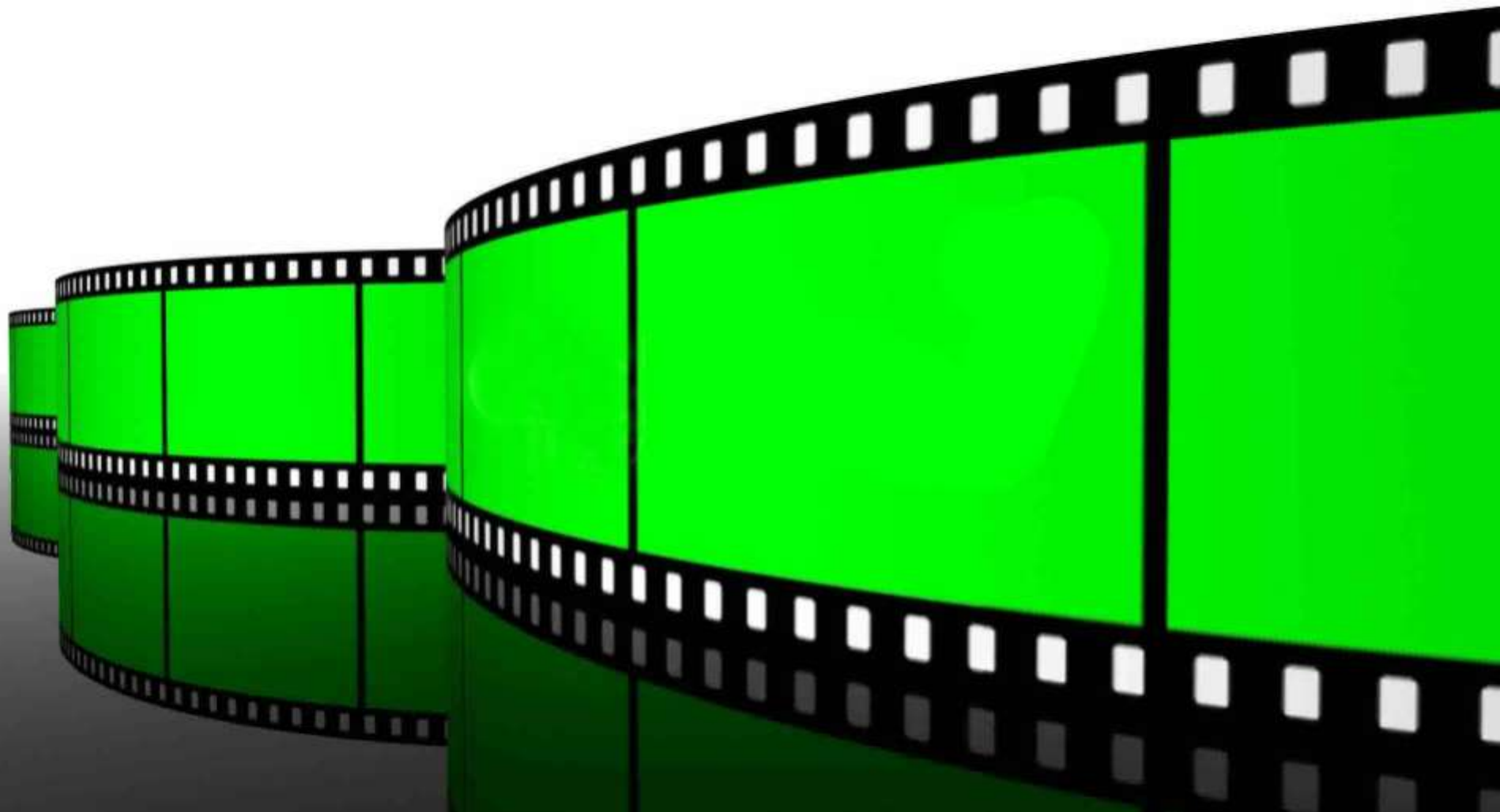
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Employment opportunity

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



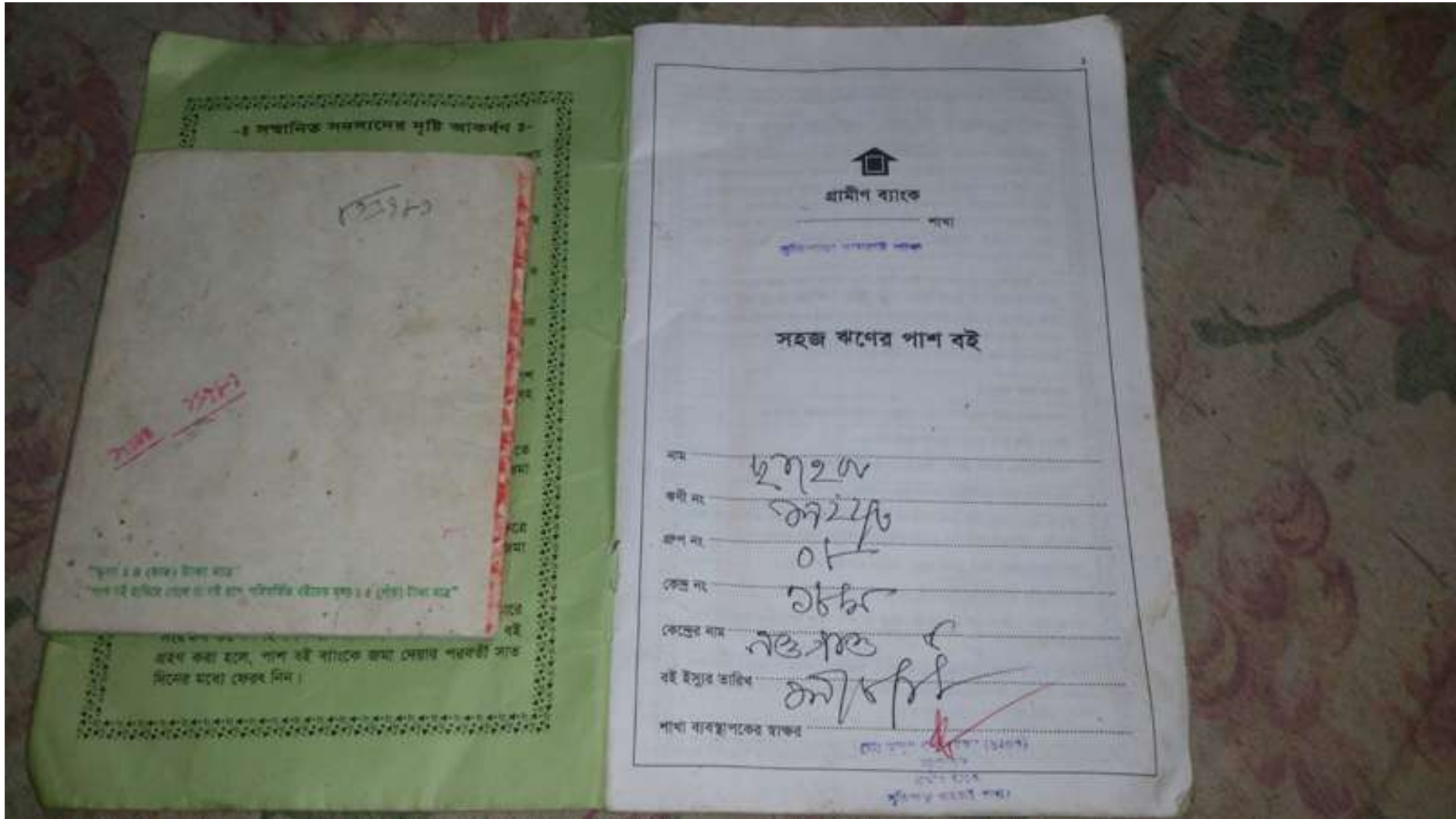
Photographs



Photographs



Photographs





ক্রমিক নং- 1717
লাইসেন্স ফি আদায়
অর্থ বৎসর 2025-26

ইউ, পি, ফরম নং-১৩
পরিশিষ্ট-১৩

৯নং সূতিপাড়া ইউনিয়ন পরিষদ

ডাকঘর : সাহাবেলীপুর, উপজেলা : ধামরাই
জেলা : ঢাকা।

ট্রেড লাইসেন্স

লাইসেন্স নং- 229/2025 তারিখ : 22-10-2025

প্রতিষ্ঠানের নাম
মালিকের নাম
পিতা/স্বামীর নাম
ঠিকানা ডাকঘর
উপজেলা জেলা

ব্যবসা বা পেশার ধরণ
উল্লিখিত প্রতিষ্ঠানের অনুকূলে (২০২৫-২৬) ট্রেড লাইসেন্স গ্রহণ করা
লাইসেন্স ফি গ্রহণ করিয়া ২০২৫-২০২৬ সালের জন্য আবশ্যিকীয় ব্যবসা চালাইয়া
যাইবার অনুমতি দেওয়া হইল।

৩০-৬-২০২৫ তারিখ পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং
প্রতি বৎসর নবায়ন করিতে হইবে।

সেক্রেটারীর স্বাক্ষর
তারিখ : ২২-১০-২০২৫
সূতিপাড়া ইউনিয়ন পরিষদ
সাহাবেলীপুর, ঢাকা।

সূতিপাড়া ইউনিয়ন পরিষদ
আব্দুল আলিম আহামদ
চেয়ারম্যান (আভ্যন্তরীণ)
সূতিপাড়া ইউনিয়ন পরিষদ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আঃ কাদের

Name: Abdul Kader

পিতা: নুরুল হক

মাতা: সাহেরা বেগম

Date of Birth: 01 Mar 1983

ID NO: 261149 1244069

আঃ কাদের



Presented at
GT's 21st Internal Design Lab
on 5 November, 2015

