

LAMIA STORE



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAWSAR NOYON AHMED
Age	:	22-10-1994 (20 Years)
Education, till to date	:	BBA (Ongoing)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Present Address	:	Vill: Modhubagh P.O: Dokshinkhan P.S: Dokshinkhan Dist: Dhaka
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. MORSHEDA BEGUM
(iii) Father's name	:	MD HAJI AMZAD HOSEN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 74 (Female), Member ID: 6772, Group No: 05 Member since: 12 Years First loan: 5,000 taka.
Further Information:	:	Existing loan: BDT 4,50,000 Outstanding loan: BDT 1,05,700
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Shop rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01953-719425
Father Contact No.	:	01956-003512
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Morsheda Begum is a member of Grameen Bank since 12 years. At first she took 5,000 taka loan from Grameen Bank. Mrs. Morsheda begum gradually took loan from GB. Utilize loan their own Lamia store business. She made 20 shop by last five term loan.

Proposed Nobin Udyokta Business Info

Business Name	:	LAMIA STORE
Location	:	At entrepreneur own house Modhubag, Dokshinkhan, Dhaka
Total Investment in BDT	:	3,60,000 taka
Financing	:	Self BDT 1,60,000 (from existing business) 44% Required Investment BDT 2,00,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Biscuit, Chanachur, Kerosene, Soap, Cosmetic etc.▪Provide Flexi-Load service.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Tongi & Ichapura bazar.▪Agreed grace period is 4 months.

Existing Business (BDT)

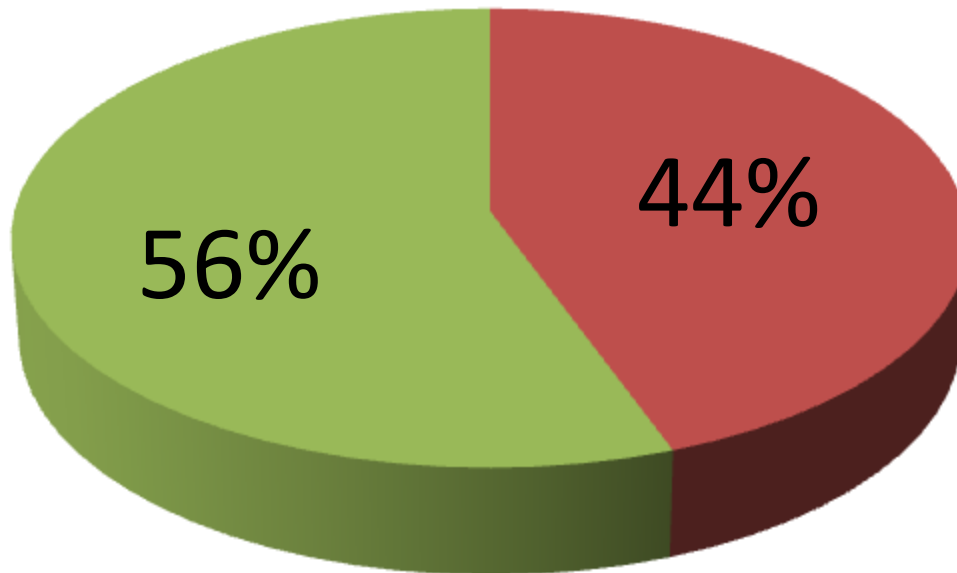
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Soft drinks	1,500	45,000	540,000
Biscuit, Spicy, Cosmetics, Potato, Chili, Onion, Garlic etc	1,000	30,000	360,000
Flexi-Load (4,000/1000) x 27	108	3,240	38,880
Total Sales (A)	2,608	78,240	938,880
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Soft drinks	1,320	39,600	475,200
Biscuit, Cosmetics, Garlic, Egg, Potato etc	880	26,400	316,800
Total variable Expense (B)	2,200	66,000	792,000
Contribution Margin (CM) [C=(A-B)]	408	12,240	146,880
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Others		400	4,800
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		5,140	61,680

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Sugar, Biscuit, Oil, Soft drinks, Juice	60,000	1,00,000	1,60,000
Soap, Chanachur, Chips, Onion, Garlic, Harpic, Khata, Pen, Spicy, Turmeric, Cosmetics etc	55,000	1,00,000	1,55,000
Fridge	30,000	-	30,000
Rack, Show-case, Fan	15,000	-	15,000
Total	1,60,000	2,00,000	3,60,000

Source of Finance

- Entrepreneur's Contribution 160,000
- Investor's Investment 200,000
- Total 360,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Soft drinks	2,500	75,000	900,000	945,000	992,250
Biscuit, Onion, Garlic, Spicy, Cosmetic,	1,500	45,000	540,000	567,000	595,350
Flexi-Load (4000/1000) x 27	108	3,240	38,880	38,880	38,880
Total Sales (A)	4,108	123,240	1,478,880	1,550,880	1,626,480
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Soft drinks	2,200	66,000	792,000	831,600	873,180
Onion, Garlic, Spicy, Cosmetics, Biscuit, Chanachur	1,320	39,600	475,200	498,960	523,908
Total variable Expense (B)	3,520	105,600	1,267,200	1,330,560	1,397,088
Contribution Margin (CM) [C=(A-B)]	588	17,640	211,680	220,320	229,392
Less. Fixed Expense					
Electricity Bill		500	6,000	6,600	7,200
Mobile Bill & SMS Monitoring		400	4,800	4,800	4,800
Transportation		600	7,200	7,200	7,800
Entertainment		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	66,000
Others		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		500	6,000	6,000	6,000
Total Fixed Cost		7,900	94,800	95,400	102,600
Net Profit (E) [C-D]		9,740	116,880	124,920	126,792
Investment Payback			80,000	80,000	80,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	116,880	124,920	126,792
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		42,880	93,800
	Total Cash Inflow	322,880	173,800	226,592
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	42,880	93,800	146,592

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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
Local competitors;

Pictures







FAMILY PICTURE

