

Lamia Store



Presented by
Mrs. Hosne Ara Akter Lamia

NU Identified and PP Prepared by-
Farzana Akter (Singair Unit)

Verified By: A.S.M. Shahidul Haque

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Mrs. Hosne Ara Akter Lamia
Age	:	25-10-1995 (20 years)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 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. Momtaj Begum
(iii) Father's name	:	Mr. Mohi Uddin Miah Modu
(iv) GB member's info	:	Branch: Dholla Centre No. 71 /M, Loanee No.:7983/1, Member since 1987, First loan: Tk 2,500 Existing Loan: 35,000 Outstanding: 18,514
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education,	:	H.S.C

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

Present Occupation	:	Cosmetics Business
Business Experiences	:	3 years at cousin store and 5 months at own store
Trade License No	:	2349
Other Own/Family Sources of Income	:	Father (house rent), Brothers (service)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01740763371
NU Project Source/Reference	:	GT Singair Unit Office, Manikganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Mrs. Momtaj Begum, NU's mother, has been a member of Grameen Bank since 1987 (28 years). At first she took a loan amounting to BDT 2,500 (Two thousand five hundred) taka from Grameen Bank. NU's mother built a house and a tube well with money. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Lamia Store
Address/ Location	:	Bagbari, Hemayatpur, Savar, Dhaka
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000/- (from existing business) 60% Required Investment BDT 2,00,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	9,000/-
Proposed Salary	:	9,000/-
Proposed Business	:	
(i) % of present gross profit margin	:	30%
(ii) Estimated % of proposed gross profit margin	:	30%
(iii) Agreed grace period	:	05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Different kind of goods	1,70,000	2,00,000	2,00,000
(ii) Furniture and decoration	50,000		50,000
(iii) Others	80,000	-	80,000
Total Capital	3,00,000	2,00,000	5,00,000

Present Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
(i) Different kinds of goods			
Clear shampoo	12	273	3,276
Dove shampoo	12	283	3,396
Sunsilk shampoo	12	375	4,500
Sunsilk conditioner	12	200	2,400
Dove conditioner	1 cartoon	-	6,200
Fair and lovely	1 cartoon		7,200
Fair and lovely Daily F/W	1 cartoon		1,800
Rexona WMN	24	97	2,328
Close up	24	81	1,944
Lux skin bar	36	23	828
Ponds cream	24	60	1,440
Ponds daily F/W	24	62	1,488
Dove soap	36	78	2,808
Ponds pimple care	24	110	2,640
Pepsodent	36	83	2,988
Ponds white beauty	24	138	3,312
Lifebuoy LQ	24	79	1,896
Other shampoo	24	237	5,688
Fair menz	24	83	1,992
Vaseline lotion	12	12	2,880
Fall cream	24	80	1,920
Axe deo	24	160	3,840
Kumarika	24	125	3,000
Kumarika shampoo	24	150	3,600
Parasuit	36	105	3,780
Boroplus Powder	24	80	1,920
Garniar color	24	100	2,400
Amla oil	24	180	4,320
Amla shampoo	24	180	4,320
Sub total-1			90,104

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Gold skin cream	36	60	2,160
Set	6	380	2,280
Senora	24pak	80	1,920
Pantene hair TRT	12	340	4,080
Head \$ solder	12	434	5,208
Olay F/W	12	347	4,164
Olay cream	12	347	4,164
Oley D/N cream	12	138	1,656
Whisper maxi fit	12	215	2,580
Gillette guard	12	100	1,200
Gillette foam	12	312	3,744
Gillette gel	12	300	3,600
Nehar amla	12	150	1,800
Tasmia golden	36	50	1,800
Hair bands'	50	60	3,000
Hair code black	24	120	2,880
Hair code red	24	130	3,120
Cooling	12	150	1,800
Smart cream	36	50	1,800
Ladies item	50	60	3,000
Vim LQ	24	71	1,704
Sub total-2			57,660

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
Ladies purse	12	186	2,236
Lear man shampoo	24	264	6,336
Fogg	24	222	5,328
Kubra	12	148	1,776
Cool	24	190	4,560
Marquise	12	138	1,656
Labamba	6	57	344
Subtotal-3			22,236
Subtotal (1+2+3)=4			1,70,000
(i) Furniture			
Thai glass rack	3	9,000	27,000
Showcase	2	11,000	22,000
Fan	1	1,000	1,000
Subtotal-5			50,000
Shop Advance			80,000
Total (4+5+6)			3,00,000

Proposed Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
(i) Different kinds of goods			
Baby Jeans Pant	120	167	20,000
Panjabi	18	450	8,100
Baby Panjabi	30	173	5,190
Baby Shirt	35	220	7,700
Orna	35	136	4,760
Skirt	50	130	6,500
Trousers	20	150	3,000
Skirt Set	7	260	1,820
Fatua	30	220	6,600
Baby Three Piece	15	260	3,900
Three piece	50	800	40,000
Socks, Underwear, Ganji,			11,858
Subtotal-1			1,19,428

Ladies Bag	50	250	12,500
School Bag	20	120	2,400
Umbrella	30	180	5,400
Mehedi	200	25	6,000
Ladies ornaments	500	25.5	12,700
Subtotal-2			39,000

Lear man shampoo	24	264	6,336
Fogg	24	222	5,328
Kubra	12	148	1,776
Cool	24	190	4,560
Marquise	12	138	1,656
Labamba	6	57	344
Sub total-3			20,000

Clear shampoo	12	273	3,276
Dove shampoo	12	283	3,396
Sunsilk shampoo	12	375	4,500
Sunsilk conditioner	12	200	2,400
Dove conditioner	1 cartoon	-	6,200
Fair and lovely Daily F/W	1 cartoon		1,800
Sub total-4			21,572
Total(1+2+3+4)			2,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	10,80,000
Less : Cost of Sales (B)	2,100	63,000	7,56,000
Gross Profit (C=A-B)	900	27,000	3,24,000
Less : Operating Costs			
Shop Rent		3,200	38,400
Electricity Bill		800	9,600
Night Guard Bill		800	9,600
Entertainment		200	2,400
Mobile Bill		300	3,600
Present Salary/Drawings (Self)		9,000	1,08,000
Present Salary - Employee (1)		6,000	72,000
Other Costs		200	2,400
Non Cash Item:			
Depreciation Expenses (1,000x0.15)+(49,000x0.1)		420	5,040
Total Operating Cost (D)		20,920	2,51,040
Net Profit (C-D):		6,080	72,960

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
Estimated Sales (A)	3,300	99,000	11,88,000	3,600	1,08,000	12,96,000	3900	1,17,000	14,04,000
Less: Cost of Sales (B)	2,310	69,300	8,31,600	2,520	75,600	9,07,200	2730	81,900	9,82,800
Gross Profit C (C=A-B)	990	29,700	3,56,400	1,080	32,400	3,88,800	1170	35,100	4,21,200
Less: Operating Costs									
Shop Rent		3,200	38,400		3,200	38,400		3,200	38,400
Electricity Bill		800	9,600		800	9,600		800	9,600
Night Guard Bill		800	9,600		800	9,600		800	9,600
Entertainment		200	2,400		200	2,400		200	2,400
Mobile Bill		300	3,600		300	3,600		300	3,600
Proposed Salary (Self)		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Proposed Salary-Staff (1)		6,000	72,000		6,000	72,000		6,000	72,000
Others		200	2,400		200	2,400		200	2,400
Non Cash Item:									
Depreciation Expenses (1500x0.15)+(28500x0.1)		420	5,040		420	5,040		420	5,040
Total Operating Cost (D)		20920	2,51,040		20,920	2,51,040		20,920	2,51,040
Net Profit (C-D):		8780	1,05,360		11,480	1,37,760		14,180	1,70,160
GT Pay Back			80,000			80,000			80,000
Retained Income:			25,360			57,760			90,160

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	2,00,000		
1.2	Net Profit	1,05,360	1,37,760	1,70,160
1.3	Depreciation (Non cash item)	5,040	5,040	5,040
1.4	Opening Balance of Cash Surplus		30,400	93,200
	Total Cash Inflow	3,10,400	1,73,200	2,68,400
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000		
3.0	Net Cash Surplus	30,400	93,200	1,88,400

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well known person in locality.
- ✓ Ownership of business

WEAKNESS

- ✓ Lack of fund

OPPORTUNITY

In front of Jamuna garments factory

THREATS

- ✓ Political unrest.
- ✓ Other competition.
- ✓ Fire

Pictures

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

জন্ম সনদ
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং: ০৬

নিবন্ধন তারিখ: ২৫/৭/২০
দিন মাস বছর

সনদ ইস্যুর তারিখ: ২৫/০৭/২০
দিন মাস বছর

ব্যক্তিগত পরিচিতি নং: ২২২৫ ২৫৪৭ ২৬০০ ০৬৪০২

নাম: হেতম হেতম আল আমিন মাসুম

জন্ম তারিখ: সংখ্যা (খ্রিঃ) ২৫-১০-১৯৯৫ লিঙ্গ: পুরুষ মহিলা

কথায় (খ্রিঃ) পশ্চিম ইন্ডিয়ান উনিভার্সিটি স্টাডেন্ট

জন্মস্থান: গ্রাম: উত্তর কান্টন ইট পি: শুইন কোম্পা

উপজেলা: আড়াই জেলা: ঢাকা

পিতার নাম: মো: সাহিদুল হক মিয়া (মদু) জাতীয়তা: বাংলাদেশী

মাতার নাম: মোঃ মাহবুবা বেগম জাতীয়তা: বাংলাদেশী

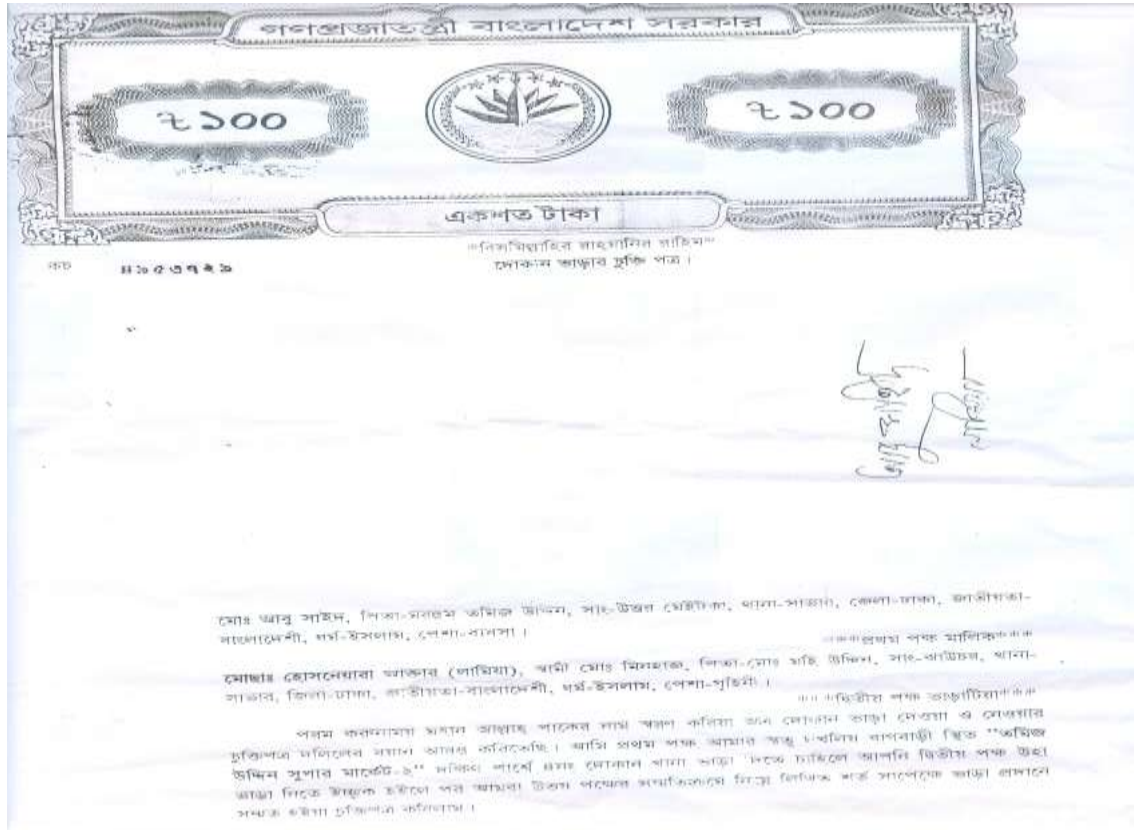
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উপজেলা: আড়াই জেলা: ঢাকা

✓ Kana
(প্রত্যক্ষকারী বা স্বাক্ষর) (স্বাক্ষর)



২৫/০৭/২০
(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)
স্বাক্ষর করেছেন: জন্ম ও মৃত্যু নিবন্ধন
কার্যালয়
১০০, মতিঝিল, ঢাকা



মোঃ আব্দুল সাইদ, লিঙ্গা-সবুজ জমিদারী, সাহে-উজুর মেইনগা, খান্দা-সাহাঙ্গা, কেলা-চাকা, জাতীয়তা-
বাংলাদেশী, ধর্ম-ইসলাম, পেশা-বাগস।

মোঃ হোসেনোবা আব্দার (লায়িয়া), স্বামী মোঃ মিনহাজে, লিঙ্গা-মোঃ মতি, জমিদারী, সাহে-বাউচর, খান্দা-
সাহাঙ্গা, জিলা-চামা, জাতীয়তা-বাংলাদেশী, ধর্ম-ইসলাম, পেশা-পুঁজি।

পরিচয়: মোঃ আব্দুল সাইদ, লিঙ্গা-সবুজ জমিদারী, সাহে-উজুর মেইনগা, খান্দা-সাহাঙ্গা, কেলা-চাকা, জাতীয়তা-বাংলাদেশী, ধর্ম-ইসলাম, পেশা-বাগস।

পরিচয়: মোঃ হোসেনোবা আব্দার (লায়িয়া), স্বামী মোঃ মিনহাজে, লিঙ্গা-মোঃ মতি, জমিদারী, সাহে-বাউচর, খান্দা-সাহাঙ্গা, জিলা-চামা, জাতীয়তা-বাংলাদেশী, ধর্ম-ইসলাম, পেশা-পুঁজি।

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Presented at
12th Internal Design Lab
on July 02, 2015 at GT

Thank You