

Proposed NU Business Name: **LAMIYA TRADERS**

Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BALAYET HOSSAIN
Age	:	02/01/1982 (35Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Borohor P.O: Amrid1743, P.S: Kapasia, 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	:	MST. AMENA KHATUN <input type="checkbox"/>
(iii) Father's name	:	MD.MOTALIB FOKKIR
(iv) GB member's info	:	Branch: Barishub, Centre # 52 (Female), Member ID: 5325/1, Group No: 02 Member since: 04/05/1993 to 2013 (20Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 25,000/- Outstanding Loan: Nill-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, 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	:	10 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-246747
Family's Contact No.	:	01799-430510
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapasia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMENA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	LAMIYA TRADERS
Location	:	Borohor,Amrid.
Total Investment in BDT	:	BDT 5,60,000/-
Financing	:	Self BDT 4,90,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	23 ft x 12 ft = 276 sq. ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various Electric items(eg: P.V.C Pipe,U P.V.C Joor, Basin,Pan etc.).▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Nawabpur, Dhaka.▪Agreed grace period is 3 months.

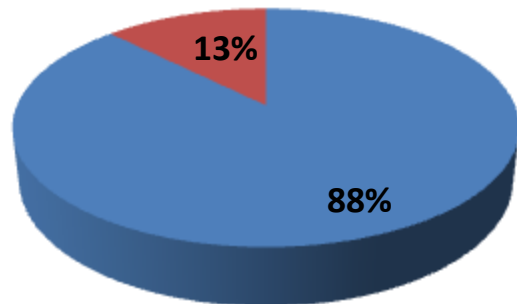
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		700	8400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8150	97800
Net Profit (E)= [C-D]		9850	118200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
P.V.C Pipe	200	1,250	250,000	1	70,000	70,000	320,000
U.P.V.C. Joor	100	175	17,500				17,500
1" Luse Pipe	7	3,120	21,840				21,840
Basin	3	2850	8,550				8,550
Pan	15	660	9,900				9,900
Sanetary Goods			120,000				120,000
Summa Sibol Pump	3	11500	34,500				34,500
Electric Goods			10,000				10,000
OTHERS			2,710				2,710
SECURITY			15,000				15,000
TOTAL			490,000			70,000	560,000

Source of Finance



- Entrepreneur's Contribution 490,000
- Investor's Investment 70,000
- Total 560,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)	0	0			
Straw, Bran, Medicine etc	3600	108000	1296000	1360800	1428840
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		8500	102000	103000	104030
Net Profit (E)= [C-D]		18500	222000	233100	244755
Investment Pay Back			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	222,000	233100	244755
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		194000	399100
	Total Cash Inflow	292,000	427,100	643,855
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	194,000	399,100	615,855

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



আসন্ন শক্তি
সামাজিক উন্নয়ন

গ্রামীণ শক্তি সামাজিক

(২)

প্রস্তাবিত নবীন উদ্যোক্তা ও

স্বল্পের নাম: মেসার্স লাক্সিমি টেক্স

নিটের নাম: বঙ্গমারিয়া, গাছীপুর প্রকল্প প্রস্তাব

অ্যাক্টার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ খেলায়েত হুসেইন

বয়স: ৩৫

জন্ম তারিখ: ০২/০১/১৯৮৬

কর্তৃপক্ষ যোগ্যতা: ১০ম শ্রেণী

বর্তমান অবস্থা: বিবাহিত







FAMILY PICTURE

