

Proposed NU Business Name: **LAMIA STORE**



Project identification and prepared by: Md.Nurul islam Kaliakor
Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:LEIAKOT HOSSEN
Age	:	25-06- 1985 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	2 Brothers
Address	:	Vill:Kaliakoir P.O : Boroibari P.S: Kaliakor, 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	:	GOLAPI BEGUM
(iii) Father's name	:	MD: SURUJ UDDIN
(iv) GB member's info	:	Branch: Kaliakor, Centre # 39 (Female), Member ID: 2832 , Group No: 01 Member since: 10/01/1988 (28 Years) First loan: BDT 5,000/-
Further Information:		Existing loan : BDT 70000 Outstanding loan: 30,000
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-392258
Family's Contact No.	:	01731-630990
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPI BEGUM joined Grameen Bank since 28 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 Info

Business Name	:	LAMIA STORE
Location	:	Kaliakoir bazar, Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 81,000/-
Financing	:	Self BDT 31,000/- (from existing business) 38% Required Investment BDT 50,000/- (as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	:1,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drink, biskit, coial etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪Existing no employee.▪The shop is rent.▪Collects goods from company.▪Agreed grace period is 3 months.

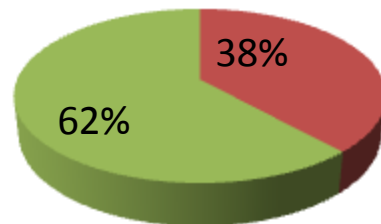
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink, biskit, coial	1,200	36,000	432,000
Tea sales	500	15,000	180,000
Total Sales (A)	1,700	51,000	612,000
Less. Variable Expense			
Soft drink, biskit, coial	960	28,800	345,600
Tea sales	200	6,000	72,000
Total variable Expense (B)	1,160	34,800	417,600
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2,400
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		9,000	108,000

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Soft drink	100	50	5,000	100	5,000	10,000
Biskit	320	25	8,000	100	2,500	10,500
Coiol	35	75	2,625	20	1,500	4,125
Chips	625	8	5,000	200	1,600	6,600
Coklet	6	220	1,320	5	1,100	2,420
Mach	21	210	4,410	25	5,250	9,660
Suger				50	3,700	3,700
Flower				100	2,200	2,200
Dal				60	6,000	6,000
Lobon				80	3,200	3,200
Others			4,645		17,950	22,595
Total			31,000		50,000	81,000

Source of Finance



- Entrepreneur's Contribution 31,000
- Investor's Investment 50,000
- Total 81,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Soft drink, biskit, coial	1,500	45,000	540,000	567,000
Tea sales	600	18,000	216,000	226,800
Total Sales (A)	2,100	63,000	756,000	793,800
Less. Variable Expense				
Soft drink, biskit, coial	1,200	36000	432000	453600
Tea sales	240	7,200	86,400	90,720
Total variable Expense (B)	1,440	43,200	518,400	544,320
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600	249,480
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		200	2,400	2,400
Transportation		200	2,400	2,400
Mobile Bill		200	2,400	2,400
Entertainment		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		7,200	86,400	86,400
Net Profit (E) [C-D]		12,600	151,200	163,080
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	151,200	163,080
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		121,200
	Total Cash Inflow	201,200	284,280
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	121,200	254,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kalidoho bazar, Kaliakor,
Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures























৯নং মধ্যপাড়া ইউনিয়ন পরিষদ

ইউ.পি. কার্ড-১
নিম্ন প্রকৃতি ১০

উপজেলা : কালিয়াকের, জেলা : গাজীপুর।

ট্রেড লাইসেন্স

তারিখ : ১৪/১১/১৬ই

স্মারক নং- 234

স্মারক নং- ২৩৪/২০১৬-২০১৭

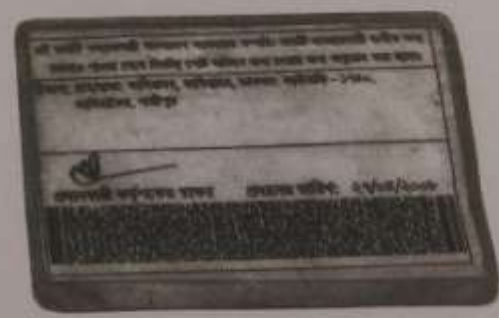
স্বত্বস্বত্বপূর্ণ পরিচালক **নাসিমা বেগম**
 পিতা/পিতৃ **শ্রী: নিছাবুর হোসেন**
 পিতৃ **শ্রী: মুহম্মদ উদ্দিন**
 ঠিকানা **গ্রাম : কালিয়াদিহ**
 ডাকঘর **বতেইড়া**
 ব্যবসার ধরন **বতেইড়া তৈরি খেলনা দ্রব্য পানীয় খাবারীয় বি**
সুবিধা সনিকারী কারখানা বিক্রয় দ্র

উৎপাদিত বাহ্যিকভাবে অনুমতি (১) ট্রেড লাইসেন্স (১) (ক) ব্যক্তি X
 (খ) স্থানীয় ৮০৮ (২) জরি (১০%) ৪৫

স্বত্বস্বত্বপূর্ণ পরিচালক **২৫০৮**
 সর্বমোট **৪২৫ (চারশত পঁচাত্তরশত)** টাকা মাত্র

২০১৬-২০১৭ সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যকীয় বাণিজ্য চালানিয়া বাইবার অনুমতি নেওয়া হইবে
 এবং লাইসেন্স ৩১/০৪/২০১৭ সীমার সেরা লিখিত বিবেচিত হইবে।

(Signature)
 চেয়ারম্যান
 ৯নং মধ্যপাড়া ইউনিয়ন পরিষদ



FAMILY PICTURE

