

Proposed NU Business Name: LAMIYA STORE



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:RASAYED
Age	:	01-03-1989 (28 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04 Brothers.
Address	:	Vill: East chandrapur P.O: Boyragirhat, P.S: Dagonvuiyan, Dist: Feni.

.Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYSHA KHATUN
(iii) Father's name	:	MD:ADUL RAZZEK
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 12(Female), Member ID: 6534, Group No: 03 Member Since:2008-2013 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	02years experience in running business. 02 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830483471
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

AYSHA KHATUN joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

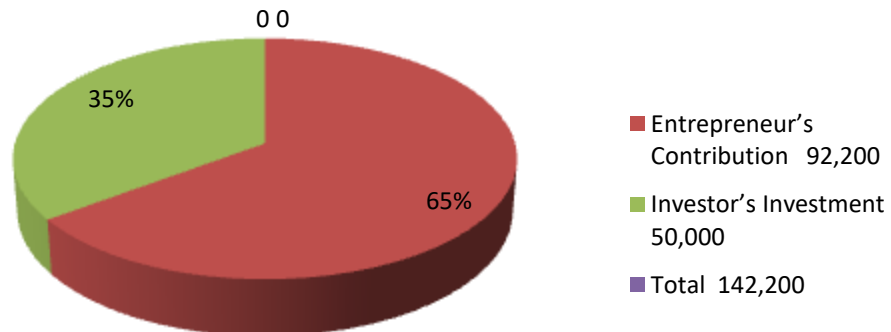
Proposed Nobin Udyokta Business Info

Business Name	:	LAMIYA STORE
Location	:	Masjid road ,Boyragir hat, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 142,200/-
Financing	:	Self BDT 92,200/-(from existing business) 65% Required Investment BDT 50,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Dagonbhuyain.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
furniture item	3600	108000	1296000
Total Variable exp. (B)	3600	108000	1296000
Contribution Margin CM [C= (A-B)	400	12000	144000
less fixed exp.			
Rent		1000	12000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		80	960
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		7830	93960
Nit profit		4170	50040

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2000	10000	5	2000	10000	20000
Ata	5	1500	7500	5	1500	7500	15000
Oil	100	90	9000	200	90	18000	27000
Roughage	100	20	2000	0	0	0	2,000
Onion	100	20	2000	0	0	0	2,000
Dal	2	3500	7000	0	0		7,000
Sope	60	25	1500	0	0	0	1,500
Powder	50	40	2000				2,000
Biscuit	60	20	1200				1,200
Others	0	0	20000			14,500	34,500
Cosmetices	0	0	20000				20,000
Security	0	0	10000				10,000
Total	0		92200			50,000	142,200



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	7520	225600	2707200	2842560	2984688
Total Sales (A)	7520	225600	2707200	2842560	2984688
less variable Expenses					
furniture item	6768	203040	2436480	2558304	2686219.2
Total variable Expenses (B)	6768	203040	2436480	2558304	2686219.2
Contribution Margin (CM)= (A-B)	752	22560	270720	284256	298468.8
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		80	960	960	960
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14230	170760	171360	171960
Net Profit (F) (C-D)		8330	99960	112896	126508.8

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	99960	112896	126508.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79,960	172,856
	Total Cash Inflow	149,960	192,856	299,365
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	79,960	172,856	279,365

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :02 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

Pictures



















FAMILY PICTURE

