

LAMIA STORE



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RIPON MIA
Age	:	10-07-1984 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers & 5 Sister
Permanent Address	:	Vill: Paratola P.O: Rampur P.S: Monohordi Dist: Norshingdi
Present Address	:	Vill: Faydabad P.O: Faydabad Madrasha 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. RASHIDA BEGUM
(iii) Father's name	:	Mr. AFSAR UDDIN
(iv) GB member's info	:	Branch: Uttarkhan Uttara Centre # 40 (Female), Member ID: 1869/1, Group No: 04 Member since: 01-02-2005 (09 Years) First loan: 15,000 taka.
Further Information:		Existing loan: 1,50,000 Taka Outstanding loan: 65,300 Taka
(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

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	:	Two years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01965-923988
Father Contact No.	:	01951-563246
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rashida Begum is a member of Grameen Bank since 9 years. At first she took 15,000 taka loan from Grameen Bank. Rashida Begum gradually took loan from GB. Utilize loan in her husband grocery shop business. She dwell in dokshinkhan since 23 years. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	LAMIA STORE
Location	:	Faydabad, Dokshinkhan, Dhaka
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
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, Flour, Sugar, Salt, Spicy, Soap, Pen etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tongi bazar & Dokshinkhan.▪Agreed grace period is 4 months.

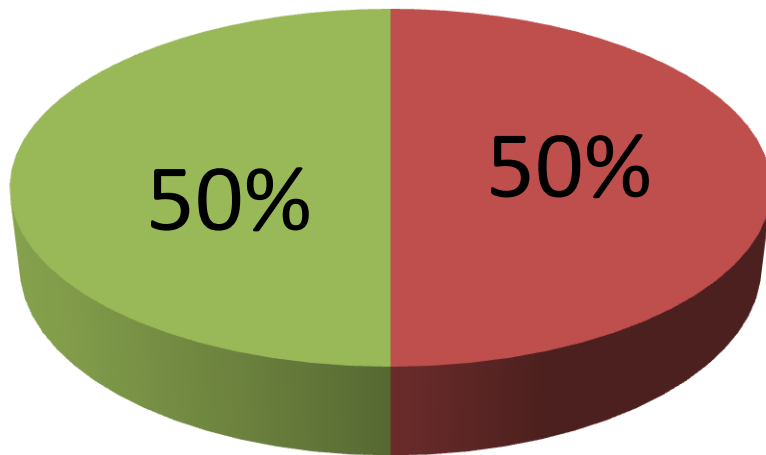
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Sugar, Salt, Flour, Tooth-paste, Tooth-brush, Potato, Onion, Spicy, Biscuit, Chanachur, Chips, Oil, Soap, Pen etc	2,875	86,250	1,035,000
Total Sales (A)	2,875	86,250	1,035,000
Less. Variable Expense			
Rice, Pulse, Flour, Sugar, Salt, Flour, Tooth-paste, Tooth-brush, Potato, Onion, Spicy, Biscuit, Chanachur, Chips, Oil, Soap, Pen etc	2,500	75,000	900,000
Total variable Expense (B)	2,500	75,000	900,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		200	2,400
Mobile Bill		150	1,800
Transportation		700	8,400
Entertainment		100	1,200
Spoilt goods		50	600
Guard		50	600
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,050	84,600
Net Profit (E) [C-D]		4,200	50,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Sugar, Salt	50,000	57,000	1,07,000
Spicy, Drinking water, Soft drinks	23,000	25,000	48,000
Chips, Noodles, Soap, Biscuit	10,000	10,000	20,000
Pen, Potato, Chanachur etc	7,000	8,000	15,000
Security	10,000	-	10,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Sugar, Salt, Spicy, Drinking water, Soft drinks, Chips, Noodles, Soap, Biscuit, Pen, Potato, Chanachur etc	4,025	120,750	1,449,000	1,521,450	1,597,523
Total Sales (A)	4,025	120,750	1,449,000	1,521,450	1,597,523
Less. Variable Expense					
Rice, Pulse, Flour, Sugar, Salt, Spicy, Drinking water, Soft drinks, Chips, Noodles, Soap, Biscuit, Pen, Potato, Chanachur etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total variable Expense (B)	3,500	105,000	1,260,000	1,323,000	1,389,150
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		800	9,600	10,080	10,584
Electricity Bill		250	3,000	3,150	3,308
Mobile bill & SMS Monitoring		200	2,400	2,520	2,646
Transportation		800	9,600	10,080	10,584
Entertainment		250	3,000	3,150	3,308
Spoilt goods		50	600	630	662
Guard		50	600	630	662
Salary (self)		5,000	60,000	63,000	66,150
Total Fixed Cost		7,400	88,800	93,240	97,902
Net Profit (E) [C-D]		8,350	100,200	105,210	110,471
Investment Payback			40,000	40,000	40,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	100,200	105,210	110,471
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		60,200	125,410
	Total Cash Inflow	200,200	165,410	235,881
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	60,200	125,410	195,881

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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

