

LAMIYA GENERAL STORE



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Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD BADOL
Age	:	29-07-1990 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers and 2 Sisters
Address	:	Vill: Modhubagh P.O: Dokshinkhan 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	:	SALEHA KHATUN
(iii) Father's name	:	MD ASHRAF ALI
(iv) GB member's info	:	Branch: Dokshinkhan, Centre # 74 (Female), Member ID: 6914/2, Group No: 07 Member since: 01-02-2000 (15 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 70,000 Outstanding loan: BDT 33,250
(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	:	One years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture and Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01946-936498
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Saleha Khatun is a member of Grameen Bank since 15 years. At first she took 10,000 taka loan from Grameen Bank. Saleha Khatun gradually took loan from GB. Utilize loan in cow rearing and Agriculture. She made a tin shed house with two room.

Proposed Nobin Udyokta Business Info

Business Name	:	LAMIYA GENERAL STORE
Location	:	Modhubagh, Dokshinkhan, Dhaka-1230
Total Investment in BDT	:	BDT 80,000
Financing	:	Self BDT 30,000 (from existing business) 37% Required Investment BDT 50,000 (as equity) 63%
Present salary/drawings from business (estimates)	:	2,000 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, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dokshinkhan.▪Agreed grace period is 4 months.

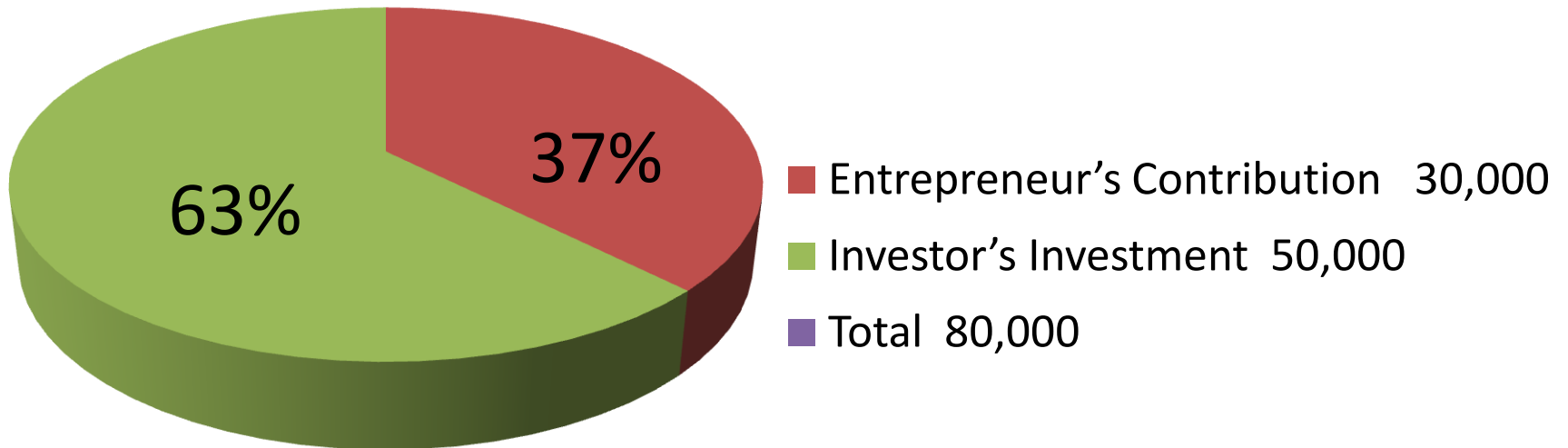
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	1,275	38,250	459,000
Total variable Expense (B)	1,275	38,250	459,000
Contribution Margin (CM) [C=(A-B)]	225	6,750	81,000
Less. Fixed Expense			
Rent		1,300	15,600
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Transportation		200	2,400
Salary (self)		2,000	24,000
Entertainment		100	1,200
Total fixed Cost (D)		3,900	46,800
Net Profit (E) [C-D]		2,850	34,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	30,000	50,000	80,000
Total	30,000	50,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,550	76,500	918,000	963,900	1,012,095
Total variable Expense (B)	2,550	76,500	918,000	963,900	1,012,095
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		200	2,400	3,000	3,500
Mobile bill & SMS Monitoring		250	3,000	3,500	4,000
Transportation		400	4,800	5,500	6,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	3,000	3,500
Total Fixed Cost		7,350	88,200	90,600	93,100
Net Profit (E) [C-D]		6,150	73,800	79,500	85,505
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	73,800	79,500	85,505
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		53,800	113,300
	Total Cash Inflow	123,800	133,300	198,805
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	53,800	113,300	178,805

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 09 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

