

Proposed NU Business Name: **LAICH STORE**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIF MOLLA
Age	:	20-05-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	1 Brothers & 3 Sisters
Address	:	Vill: Shanbari, P.O: Elasin, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHADIJA BEGUM
(iii) Father's name	:	KESMOT MOLLA
(iv) GB member's info	:	Branch: Elasin, delduar, Centre # 31(Female), Member ID: 3097/1, Group No: 010 Member since: 07-08-2006(07Years) First loan: BDT 10,000 Existing Loan: BDT nail
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714366575
Mother's Contact No.	:	01713580770
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADIJA BEGUM joined Grameen Bank since 7 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LAICH STORE
Location	:	Elasin bazar,delduar
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 130000/-(from existing business) 62% Required Investment BDT 80000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cosmetics item & shoe etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

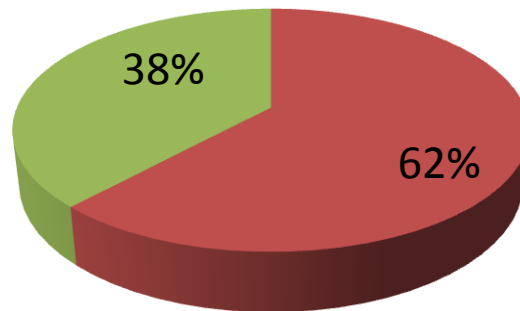
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sandal, bag, cosmetics	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Sandal, bag, cosmetics	1950	58500	702000
Total variable Expense (B)	1,950	58500	702000
Contribution Margin (CM) [C=(A-B)]	650	19500	234000
Less Variable Expense			
Electricity bill		600	7200
Transportation		1,200	14400
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		300	3600
Guard		200	2400
Mobile bill		300	3600
Total fixed cost (D)		12,600	151200
Net Profit (E)= [C-D]		6,900	82800

Investment Breakdown

Particulars	Existing	Proposed	Total
Sandal (Different types)	122,500	50,000	172500
Bag, Saint, Facewash, Powder, snow, others	7,500	30,000	37500
	130,000	80,000	210000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 80,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Sandal, bag, cosmetics	3500	105000	1260000	1323000
Total Sales (A)	3500	105000	1260000	1323000
Less Variable Expense				
Sandal, bag, cosmetics	2625	78750	945000	992250
Total variable Expense (B)	2,625	78750	945000	992250
Contribution Margin (CM) [C=(A-B)	875	26250	315000	330750
Less Variable Expense				
Electricity bill		800	9600	9800
Transportation		1,400	16,800	17,000
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		300	3600	3600
Guard		200	2400	2400
Mobile bill		400	4800	5000
Total fixed cost (D)		12,900	154,800	155,400
Net Profit (E)= [C-D]		13350	160200	175,350
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	160,200	175,350
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,200
	Total Cash Inflow	240200	287550
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	112,200	239550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



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চন্দ্রমোহন জামিলা বনৌদিয়া আধ্বনানগর
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


গ্রামীণ ব্যাংক

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, জনাব/জনাবা...
তিনি গ্রামীণ ব্যাংক এলাসিন দেলদুয়ার টাঙ্গাইল শাখার কেন্দ্র নং...
নং...
তারিখে গ্রুপে যোগদান করেন এবং...
নিয়মিত কিস্তি ছিল।

আমি তাহার সর্বাঙ্গীন মঙ্গল কামনা করি।


ম্যানেজার
গ্রামীণ ব্যাংক
এলাসিন দেলদুয়ার, টাঙ্গাইল শাখা

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: আরিফ মোল্লা
Name: ARIF MOLLA
পিতা: কেসমত মোল্লা
মাতা: হাদিজা বেগম
Date of Birth: 20 May 1984
ID NO: 9312347627918

কাজটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাজটি ব্যবহারকারী বাস্তব ও
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/গ্রামা: শানবাড়ী, শানবাড়ী, ডাকঘর: এলাসিন - ১৯১৩, দেলদুয়ার,
টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর
প্রদানের তারিখ: ১১/০৪/২০০৮

FAMILY PICTURE

