

Proposed NU Business Name: **LAISA GENERAL STORE**

Project identification and prepared by: Md. Md. Ataur Rahman,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | MAHMUDA AKTER LABUNI |
| Age | : | 05-04-1998 (19 Years) |
| Education, till to date | : | Class Ten |
| Marital status | : | Married |
| Children | : | 1 Daughter |
| No. of siblings: | : | 2 Brothers |
| Address | : | Vill: Kunia P.O: National University;P.S: Gazipur Sadar ;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 | : | JORINA BEGUM |
| (iii) Father's name | : | LAHAZ UDDIN LABU |
| (iv) GB member's info | : | Branch: Gasa, Centre # 53 (Female), Member ID: 5737 , Group No: 06 Member since: 08-06-2007 (10 Years) First loan: BDT 5,000/- Last loan : 20000 Outstanding loan: 10320 |
| Further Information: | | |
| (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 | : | 03 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | House Rent |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01923173810 |
| Family's Contact No. | : | 01718274815 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 10 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 | : | LAISA GENERAL STORE |
| Location | : | Kunia , Gazipur |
| Total Investment in BDT | : | BDT 1,10,000/- |
| Financing | : | Self BDT 50,000/- (from existing business) 45% Required Investment BDT 60,000/- (as equity) 55% |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 12 ft x 8 ft= 96 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; Rice ,Sugar,Oil,Mosla Item,Soap-Wassing Power,Bekery Item,Cosmetics Item,Soft drinks etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop. ▪Collects goods from Bord bazzar. ▪Agreed grace period is 3 months. |

Existing Business (BDT)

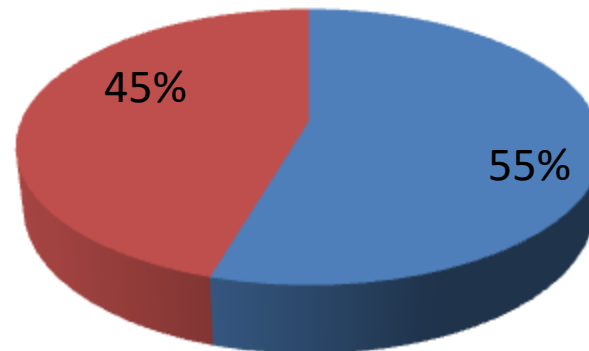
| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| Grocery | 2500 | 75000 | 900000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 2500 | 75000 | 900000 |
| Less Variable Expense | | | |
| Grocery | 2125 | 63750 | 765000 |
| Total variable Expense (B) | 2,125 | 63750 | 765000 |
| Contribution Margin (CM) [C=(A-B)] | 375 | 11250 | 135000 |
| Less Variable Expense | | | |
| Rent | | 0 | 0 |
| Electricity bill | | 300 | 3600 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 4000 | 48000 |
| Salary(Staff) | | 0 | 0 |
| Entertainment | | 100 | 1200 |
| Guard | | 0 | 0 |
| Generator | | 100 | 1200 |
| Bank charge | | 0 | 0 |
| Mobile bill | | 100 | 1200 |
| Total fixed cost (D) | | 5,100 | 61200 |
| Net Profit (E)= [C-D] | | 6,150 | 73800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-----------------------------|------------|------------|---------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Rice | 5 | 2300 | 11,500 | 10 | 2,300 | 23,000 | 34,500 |
| Flour | 1 | 1300 | 1,300 | 0 | 3,250 | 0 | 1,300 |
| Oil | 25 | 86 | 2,150 | 0 | 0 | 0 | 2,150 |
| Soft drinks | 5 | 660 | 3,300 | 10 | 660 | 6,600 | 9,900 |
| Sult | 3 | 760 | 2,280 | 0 | 350 | 0 | 2,280 |
| Cosmetic Item | 120 | 55 | 6,600 | 1 | 10,000 | 10,000 | 16,600 |
| Wossanig Power | 30 | 45 | 1,350 | 0 | 0 | 0 | 1,350 |
| Bekery Item, | 1 | 3000 | 3,000 | 1 | 10,000 | 10,000 | 13,000 |
| Dal | 0 | 5800 | 0 | 0 | 5,800 | 0 | 0 |
| Mosla Item | 1 | 2000 | 2,000 | 0 | 14,800 | 0 | 2,000 |
| Egg,suger,Onion,potato etc. | 1 | 10000 | 10,000 | 2 | 3,100 | 6,200 | 16,200 |
| Security | 0 | 3400 | 0 | 0 | 3,400 | 0 | 0 |
| Others | 1 | 6520 | 6,520 | 1 | 4200 | 4,200 | 10,720 |
| Total | 193 | 0 | 50,000 | 25 | 0 | 60,000 | 110,000 |

Source of Finance

- Entrepreneur Contribution=60000
- Investors Investment=50000
- Total=110000
-



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|---|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Grocery | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| | | 0 | 0 | 0 | 0 |
| Total Sales (A) | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| Less Variable Expense | | | 0 | | |
| Grocery | 2975 | 89250 | 1071000 | 1124550 | 1180777.5 |
| | | | 0 | | |
| Total variable Expense (B) | 2,975 | 89250 | 1071000 | 1124550 | 1180777.5 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15750 | 189000 | 198450 | 208372.5 |
| Less Variable Expense | | | 0 | | |
| Rent | | 0 | | 0 | 0 |
| Electricity bill | | 300 | 3600 | 4100 | 4600 |
| Transportation | | 800 | 9600 | 10,100 | 10600 |
| Salary (self) | | 4000 | 48000 | 60000 | 60000 |
| Salary(Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 150 | 1800 | 1800 | 1800 |
| Guard | | 0 | 0 | 0 | 0 |
| Generator | | 100 | 1200 | 1200 | 1200 |
| Bank charge | | 0 | 0 | 0 | 0 |
| Mobile bill | | 150 | 1800 | 1900 | 2000 |
| Total fixed cost (D) | | 5,500 | 64,800 | 77,900 | 79000 |
| Net Profit (E)= [C-D] | | 10250 | 123000 | 120,550 | 129372.5 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|--|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 123000 | 120,550 | 129372.5 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 99000 | 195550 |
| | Total Cash Inflow | 183000 | 219550 | 324922.5 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24000 | 24000 |
| 3 | Net Cash Surplus | 99,000 | 195550 | 300922.5 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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













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- 3. Nano Care, Nano Health
- 4. Nano Care, Nano Health
- 5. Nano Care, Nano Health

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- 10. Nano Carbon
- 11. Nano Silicon Dioxide
- 12. Nano Silicon Nitride
- 13. Nano Silicon Carbide
- 14. Nano Silicon Oxide
- 15. Nano Silicon Nitride
- 16. Nano Silicon Carbide
- 17. Nano Silicon Oxide
- 18. Nano Silicon Nitride
- 19. Nano Silicon Carbide
- 20. Nano Silicon Oxide

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