

Proposed NU Business Name: **MAYER DUA STORE**



Project identification and prepared by: Golam Rosul,
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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAYEED HASAN
Age	:	25-06-1982 (34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Kalinji para, P.O: Champa tola, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA BEGUM
(iii) Husband's name	:	MD SAMSUL KHOYRADI
(iv) GB member's info	:	Branch: Rampal Munshigonj, Centre # 30 (Female), Member ID: 2327/1, Group No: 06 Member since: 01-02-1995 to 2003 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT
(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	:	10 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.	:	01954-860688
Mother's Contact No.	:	01990-249546
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. DELOWARA BEGUM joined Grameen Bank since 08 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	:	MAYER DUA STORE
Location	:	Kalinjipara, Champatola, Munshigonj
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 75,000/-(from existing business) 56% Required Investment BDT 60,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Grocery item retailer.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Munshigonj.▪The farm is owned.▪Agreed grace period is 3 months.

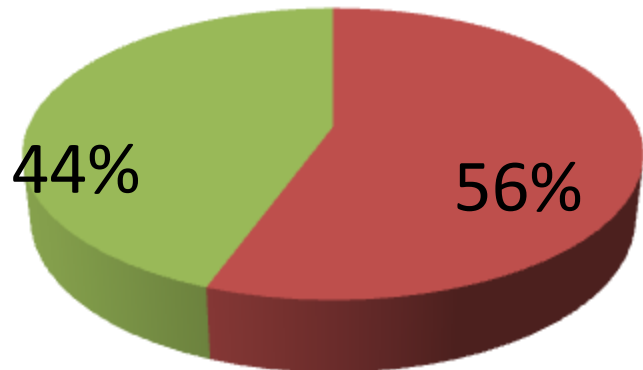
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Grocery item	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		300	3,600
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	100	200	20,000				20,000
Soft Drinks	10	450	4,500	0	0	0	4,500
Rice	10	2200	22,000	20	2200	44,000	66,000
Pulse	1	6600	6,600	2	6600	13,200	19,800
Oil	35	100	3,500	0	0	0	3,500
Others	1	18400	18,400	1	2800	2,800	21,200
Total	157		75,000	73		60,000	135,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 60,000
- Total 135,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Grocery item	2,080	62,400	748,800	786,240	825,552
Total variable Expense (B)	2,080	62,400	748,800	786,240	825,552
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Electricity Bill		700	8,400	9,500	10,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,300	15,600	17,500	19,500
Entertainment		300	3,600	4,000	4,500
Total Fixed Cost		7,700	92,400	96,500	100,500
Net Profit (E) [C-D]		7,900	94,800	100,060	105,888
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	94,800	100,060	105,888
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		66,800	138,860
	Total Cash Inflow	164,800	166,860	244,748
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	98,000	24,000	24,000
3	Net Cash Surplus	66,800	138,860	216,748

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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

