

## Proposed NU Business Name: **M/S MAYER DUYA ENTERPRISE**



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Mawna Unit, Gajipur

Project verified by: Siddiqur Rahmans



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:MANIK MIA</b>
Age	:	05-06-1994(23 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	2 Brothers .
Address	:	Vill: Tepir bari P.O: Tangra P.S: Sreepur Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>FATIMA BEGOM</b>
(iii) Husband's name	:	<b>LATE ABU BOKKER</b>
(iv) GB member's info	:	Branch: Teangra Sreepur ,Centre # 22(Female), Member ID: 2063, Group No: 04 Member since: 04-05-1997(20Years) First loan: BDT 1,500
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 19,750
(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	:	02 years experience 02 years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-917094
Mother's Contact No.	:	01921-047493
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gajipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATEMA BEGUM** joined Grameen Bank since 20 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S MAYER DUYA ENTERPRISE</b>
Location	:	Tapirbarir bazar,Mawna
Total Investment in BDT	:	BDT 1,64,000/-
Financing	:	Self BDT 1,04,000/-(from existing business) 63% Required Investment BDT 60,0000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft= 150 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like,Chopper,kurani,korai,hook,etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from mawna.</li><li>▪Agreed grace period is 3 months.</li></ul>

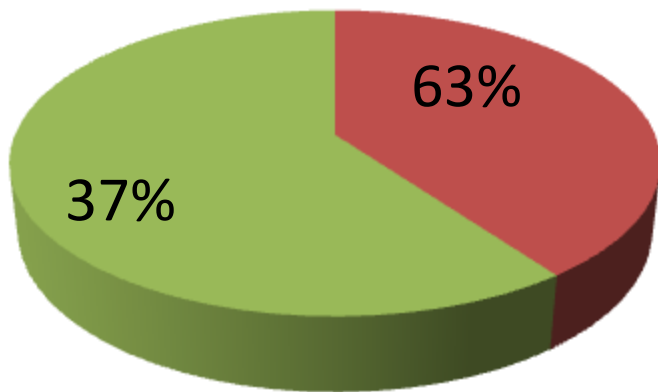
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Chopper,kurani,korai,hook,etc.	1,800	54,000	6,48,000
<b>Total Sales (A)</b>	1,800	54,000	6,48,000
<b>Less. Variable Expense</b>			
Chopper,kurani,korai,hook,etc.	1,350	40,500	4,86,000
<b>Total variable Expense (B)</b>	1,350	40,500	4,86,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>4,50</b>	<b>13,500</b>	<b>1,62,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,00	6,000
Electricity bill		5,00	6,000
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Gurd		2,00	2,400
Genareter		3,00	3,600
Mobile Bill		4,00	4,800
<b>Total fixed Cost (D)</b>		<b>7,700</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,800</b>	<b>69,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chopper(50 x 150)	7,500	9,000	16,500
kurani (30x100)	3,000	0	3,000
Khorao(20x130)	2,600	5,200	7,800
Hook(50x30)	1,500	3,000	4,500
Kudal(24x350)	8,400	10,500	18,900
Kural(10x450)	4,500	9,000	13,500
Security	50,000	0	50,000
Others	26,500	23,300	49,800
<b>Total</b>	<b>1,04,000</b>	<b>60,000</b>	<b>1,64,000</b>

## Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 60,000

■ Total 100,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Chopper,kurani,korai,hook,etc.	2,500	75,000	9,00,000	9,45,000	9,92,250
<b>Total Sales (A)</b>	2,500	75,000	9,00,000	9,45,000	9,92,250
<b>Less. Variable Expense</b>					
Chopper,kurani,korai,hook,etc.	1,875	56,250	6,75,000	7,08,750	7,44,187
<b>Total variable Expense (B)</b>	1,875	56,250	6,75,000	7,08,750	7,44,187
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,25</b>	<b>18,750</b>	<b>2,25,000</b>	<b>2,36,250</b>	<b>2,48,062</b>
<b>Less. Fixed Expense</b>					
Rent		5,00	6,000	6,000	6,000
Electricity bill		7,00	8,400	8,600	8,800
Transportation		7,00	8,400	8,600	8,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		4,00	4,800	5,000	5,200
Gurd		2,00	2,400	2,400	2,400
Genareter		3,00	3,600	3,600	3,600
Mobile		6,00	7,200	7,400	7,600
<b>Total Fixed Cost</b>		<b>8,400</b>	<b>1,00,800</b>	<b>1,01,600</b>	<b>1,02,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,350</b>	<b>1,24,200</b>	<b>1,34,650</b>	<b>1,45,662</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,24,200	1,34,650	1,45,662
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		80,450	1,91,100
	<b>Total Cash Inflow</b>	<b>1,84,200</b>	<b>2,15,100</b>	<b>3,36,762</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	
2.2	Payment of GB Loan	19,750	0	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>1,03,750</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,450</b>	<b>1,91,100</b>	<b>3,12,762</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

