#### **Proposed NU Business Name: M/S MAYER DOYA ENTERPRIZE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. MONIR HOSSAIN			
Age	:	07-01-1984 (33 Years)			
Education, till to date	:	SSC			
Marital status	:	Married			
Children	:	01 Son			
No. of siblings:	:	02 Brothers 01 Sisters			
Address	:	Vill: 712/7 Borobari, Amaiya, P.O kachkura, P.S: Uttorkhan, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father  MST. MONOYARA BEGUM  ABDUL SIDDIQUE  Branch: Dakshinkhan, Centre # 37 (Female),  Member ID: 9794/2, Group No: 01  Member since: 01-03-1997 (20 Years)  First loan: BDT 2,000 /-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: 17,000/- Self No No 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 & Skill	:	10 years of business experience.
Own Business and	:	08 years experience in running business.
Training Info	:	
Other Own/Family Sources of Income	•	None
Other Own/Family Sources of Liabilities	•	None
Entrepreneur Contact No.	:	01821-873524
Family's Contact No.	:	01823-278108
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mst. Monoyara** joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

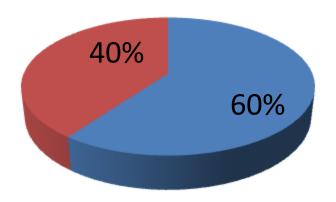
Proposed Nobin Udyokta Business Info						
Business Name	:	M/S MAYER DOYA ENTERPRIZE				
Location	:	Borobari, Amaiya, P.O kanchkura, P.S: Uttorkhan, Dist: Dhaka				
Total Investment in BDT	:	BDT 500,000/-				
Financing	:	Self BDT 300,000/- (from existing business) 60% Required Investment BDT 200,000/- (as equity) 40%				
Present salary/drawings from business (estimates)	•	BDT 8,000				
Proposed Salary	:	BDT 8,000				
Size of shop	:	30 ft x 26 ft= 780 square ft				
Security of the shop	:	BDT 25,000				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Bricks, Iron, Bali, Cement, Chak, Pilar, Khoya, Chara, wholes &amp; Retailer etc.</li> <li>Average 10% gain on sales.</li> <li>The business is operating by entrepreneur. Existing three employee.</li> <li>The shop is rented.</li> <li>Collects goods from Durgapur, Vuyapur, Kaligonj.</li> <li>Agreed grace period is 3 months.</li> </ul>				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Construction & Senetary Item	6,200	186,000	2,232,000			
Total Sales (A)	6,200	186,000	2,232,000			
Less. Variable Expense						
Construction & Senetary Item	4,650	139,500	1,674,000			
Total variable Expense (B)	4,650	139,500	1,674,000			
Contribution Margin (CM) [C=(A-B)	1,550	46,500	558,000			
Less. Fixed Expense						
Rent		3,500	42,000			
Electricity Bill		700	8,400			
Transportation		10,000	120,000			
Mobile Bill		500	6,000			
Entertainment		1100	13,200			
Salary (sttaf)		16,000	192,000			
Salary (self)		8,000	96,000			
Total fixed Cost (D)		39,800	477,600			
Net Profit (E) [C-D)		6,700	80,400			

Investment Breakdown								
Particulars		Existing	5	<b>Particulars</b>		Proposed		
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Bricks	5	8000	40000	Bricks	4	8000	32,000	72,000
Rod	200	47	9400	Rod	150	47	7,050	16,450
Bali	5	10000	50000	Bali	1	10000	10,000	60,000
Cement	100	360	36000	Cement	75	360	27,000	63,000
Ring	100	250	25000	Chak	100	250	25,000	50,000
Pillar	150	600	90000	Pillar	150	600	90,000	180,000
Khoya	15	150	2250	Khoya	15	150	2,250	4,500
Chara	10	500	5000	Chara	10	500	5,000	10,000
Secuirity Advanced			25000				0	25,000
Others			17350	Others			1,700	19,050
Total			300,000				200,000	500,000

### **Source of Finance**

■ Entrepreneur's contibution 300000 ■ Investor's Investment 200000 ■ Total 500000



Financial Projection (BDT)					
Particular Daily Monthly 1st Year 2nd Year					
Revenue (sales)					
Construction & Senetary Item	7,200	216,000	2,592,000	2,721,600	2,857,680
Total Sales (A)	7,200	216,000	2,592,000	2,721,600	2,857,680
Less. Variable Expense					
Construction & Senetary Item	5,400	162,000	1,944,000	2,041,200	2,143,260
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,260
Contribution Margin (CM) [C=(A-B)	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		11,000	132,000	138,600	145,530
Mobile Bill		600	7,200	7,560	7,938
Entertainment		1,100	13,200	13,860	14,553
Salary (sttaf)		16,000	192,000	201,600	211,680
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		40,935	491,220	508,881	527,425
Net Profit (E) [C-D)		13,065	156,780	171,519	186,995
Investment Payback			80,000	80,000	80,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	156,780	171,519	186,995
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,780	168,299
	Total Cash Inflow	356,780	248,299	355,294
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	80.000	90,000	90,000
2.3	Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	76,780	168,299	275,294

## SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 10 Years

Own Business: 08 Years Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

# THREATS

Theft

Fire

Political unrest

# Pictures









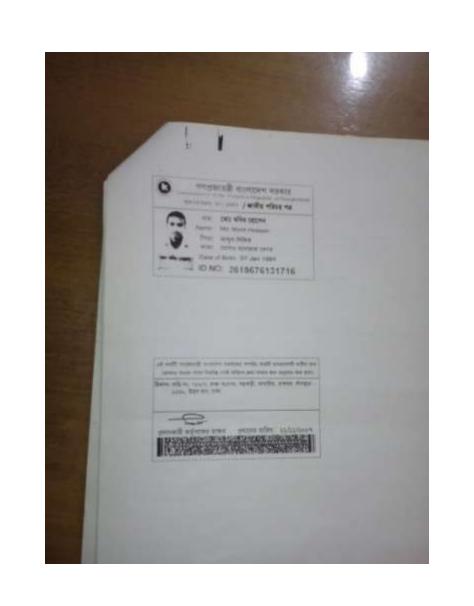














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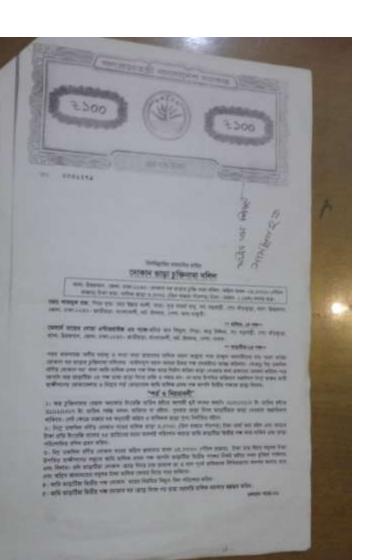
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# **FAMILY PICTURE**

