

Proposed NU Business Name: **MAYAR DHOYEA BADING**



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

Name	:	<b>MOHINUDDIN</b>
Age	:	01-01-1991( 26Years)
Education, till to date	:	SIX
Marital status	:	Married
Children	:	01Sons.
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: lokhaipur P.O: k.D.Hat P.S: Dagonvuiyan, Dist: Feni
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>JAKIYEA KHATUN</b>
(iii) Father's name	:	<b>ABUL KALAM</b>
(iv) GB member's info	:	Branch:lothifpur Dagobhuyain Centre # 07 (Female), Member ID:3525, Group No: 05 Member since: 2002-2010 ( 08 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10000 Outstanding loan:0
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 and Training Info	:	11years experience in running business. 09 Years in own business. He has 02 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878320583
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAKIYEA KHATUN** joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

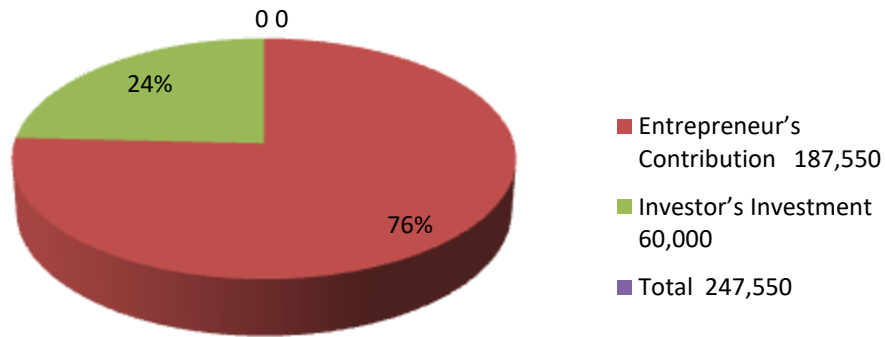
Business Name	:	<b>MAYAR DHOYEA BADING</b>
Location	:	Gogariya Road,Dagonbhuyain Bazar,Feni.
Total Investment in BDT	:	BDT 247,550/-
Financing	:	Self BDT 1,87,550/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Laf,Tosok,Fome,etc.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 30% gain on sales</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Laf,Tosok,Fome,etc.	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Laf,Tosok,Fome,etc.	2800	84000	1008000
<b>Total variable Expense (B)</b>	2800	84000	1008000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1200	36000	432000
<b>Less Variable Expense</b>			
Rent		3500	42000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		300	3600
Gird		50	600
Generator		100	1200
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		15250	183000
<b>Net Profit (E)= [C-D]</b>		20750	249000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shofar fome	3	1500	4500	0	0	0	4500
Making Purdah	12	1400	16800	0	0	0	16800
Shofar Cloths	50	50	2500	0	0	0	2500
Layf	10	300	3000	0	0	0	3,000
Tosoke	5	5000	25000	0	0	0	25,000
Balish	150	45	6750	0	0	0	6750
Mosari	0	0	20000		0	0	20,000
Others	540	100	54000	400	100	40,000	104,000
Security	100	50	5000	500	40	20,000	25,000
Purdah Cloths	0	0	50000	0	0	0	50,000
<b>Total</b>	<b>870</b>	<b>8445</b>	<b>187550</b>	<b>1000</b>	<b>140</b>	<b>60,000</b>	<b>247,550</b>



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	6930	207900	2494800	2619540	2750517
<b>Total Sales (A)</b>	6930	189000	2268000	2381400	2500470
<b>Less Variable Expense</b>					
Garments items	4851	145530	1746360	1833678	1925361.9
<b>Total variable Expense (B)</b>	4851	145530	1746360	1833678	1925361.9
<b>Contribution Margin (CM) [C=(A-B)</b>	2079	62370	748440	785862	825155.1
<b>Less Variable Expense</b>					
Rent		3500	42000	42000	42000
Electricity bill		800	9600	9800	10000
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gird		50	600	600	600
Generator		100	1200	1200	1200
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		20950	251400	252000	252600
<b>Net Profit (E)= [C-D]</b>		41420	497040	533862	572555.1
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



# 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	497040	533862	572555.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		483,040	992,902
	<b>Total Cash Inflow</b>	557,040	1,016,902	1,565,457
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	74,000	24000	24000
3	<b>Net Cash Surplus</b>	483,040	992,902	1,541,457

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 11 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

























