

Proposed NU Business Name: **M/S AL MAYIDA**



Project identification and prepared by: Md. Delwer hossain,
KapashiaUnit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MEJANOR RAHMAN
Age	:	03/03/1990 (27 Years)
Education, till to date	:	Class 06
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Noyanagar, P.O: Verarchala-1743, P.S: Kapashia, 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	:	MST. SOLEMA KHATUN
(iii) Father's name	:	MD. RAHMAT ULLAH
(iv) GB member's info	:	Branch: Barishab, Centre # 34 (Female), Member ID: 7981, Group No: 02 Member since: 03/06/2009 to 2017 (08Years) First Loan: BDT 20,000/- , Existing Loan: BDT 50,000/- Outstanding Loan: 39,000 /-
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.)	:	Yes
Business Experiences and Training Info	:	06 years experience in running business. He has 05 Years training
Other Own/Family Sources of Income	:	Yes (Poultry farm)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-929687
Family's Contact No.	:	01713-506816
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOLEMA KHATUN joined Grameen Bank since 08 years ago. At first She took BDT 20,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S AL MAYIDA
Location	:	Giaspur bazar, Alfaz uddin Market.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various goods like: Ring, Chain, Nose pin, Anklet etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪He is doing his business in own place.▪Collects goods from Tati bazar, Dhaka..▪Agreed grace period is 3 months.

Existing Business

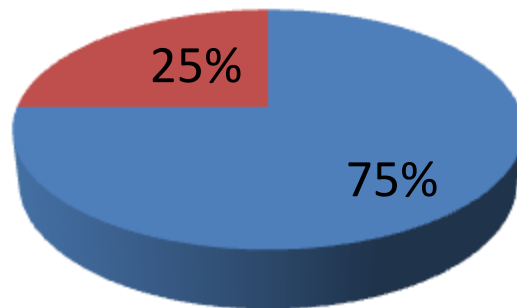
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ring, Chain, Nose pin, Anklet etc		1,00,000	12,00,000
Total Sales (A)		1,00,000	12,00,000
Less. Variable Expense			
Ring, Chain, Nose pin, Anklet etc		80,000	9,60,000
Total variable Expense (B)		80,000	9,60,000
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000
Less. Fixed Expense			
Electricity bill		300	3,600
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Total fixed Cost (D)		10,750	1,29,000
Net Profit (E) [C-D]		9,250	1,11,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Gold Ring	2	5,000	10,000	-	-	-	10,000
Gold Chain	3	11,000	33,000	-	-	-	33,000
Nose Pin	25	1,000	25,000	-	-	-	25,000
Silver Anklet	05 Pairs	3,000	15,000	-	-	-	15,000
Gold Stock	-	-	40,000	-	-	40,000	80,000
Silver Stock	-	-	20,000	-	-	10,000	30,000
Other Items	-	-	7,000	-	-	-	7,000
Total			1,50,000			50,000	2,00,000

Source of Finance



- Entrepreneur's contibution 1,50,000
- Investor's Investment 50,000
- Total 2,00,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Ring, Chain, Nose pin, Anklet etc		1,40,000	16,80,000	17,64,000	18,52,200
Total Sales (A)		1,40,000	16,80,000	17,64,000	18,52,200
Less. Variable Expense					
Ring, Chain, Nose pin, Anklet etc.		1,12,000	13,44,000	14,11,200	14,81,760
Total variable Expense (B)		1,12,000	13,44,000	14,11,200	14,81,760
Contribution Margin (CM) [C=(A-B)]		28,000	3,36,000	3,52,800	3,70,440
Less. Fixed Expense					
Electricity bill		300	3,600	3,800	4,000
Transportation		1000	12,000	14,000	16,000
Mobile Bill		350	4,200	4,300	4,400
Entertainment		150	1,800	1,900	2,000
Guard		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Total Fixed Cost		11,100	1,33,200	1,35,600	1,38,000
Net Profit (E) [C-D]		16,900	2,02,800	2,17,200	2,32,440
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	2,02,800	2,17,200	2,32,440
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,82,800	3,80,000
	Total Cash Inflow	2,52,800	4,00,000	6,12,440
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,82,800	3,80,000	5,72,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

