

Proposed NU Business Name: **MAYER DUYA GERMENTS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ALL AMIN
Age	:	23-03-1991(26Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: TratiyaP.O ;Atpara,P.S: sreenagar,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	:	FATEMA BEGU
(iii) Father's name	:	DETH.AFAZUDDIN SHEIKH
(iv) GB member's info	:	Branch: Sinpara Centre #21 (Female), Member ID: 1525, Group No: 01 Member since: 02-05-2003 (6Years) First loan: BDT 20,000/- Existing loam: 40,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-802594
Family's Contact No.	:	01799-493669
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TASLIMA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUYA GERMENTS
Location	:	Barowgaw bazar,high school road.
Total Investment in BDT	:	BDT 559,000/-
Financing	:	Self BDT 489,000/- (from existing business)87 % Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 12 ft= 360 square ft
Security of the shop	:	BDT40,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; jins pant etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

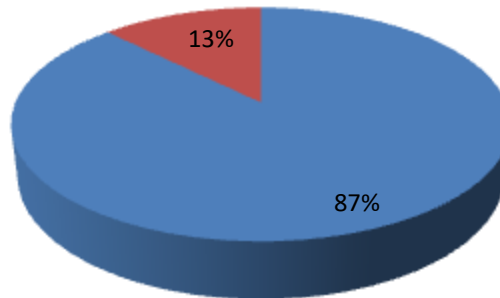
Particular	Daily	Monthly	Yearly
Revenue (sales)			
jins pant etc.	3,800	114,000	1,368,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
jins pant etc.	2,660	79,800	957,600
Total variable Expense (B)	2,660	79,800	957,600
Contribution Margin (CM) [C=(A-B)]	1140	34,200	410,400
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1000	12,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		200	2,400
Gird		1000	12,000
Generator		3000	36,000
Mobile bill		200	2,400
Total fixed Cost (D)		28,400	340,800
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Jins pant	2200	120	264000		0	0	0	264,000
power machime	9	15000	135000		0	0	0	135,000
foot machine	4	5000	20000		0	0	0	20,000
chap machine	1	50000	50000		1	70000	70,000	120,000
log machine	1	20000	20000		0	0	0	20,000
Total			489000			70000	70,000	559,000

Source of finance

■ Entrepreneur investment 489,000
 ■ Investore investment 70,000
 ■ Total investment 559,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
jins pant etc.	4,800	144,000	1,728,000	1,814,400	1,905,120
Total Sales (A)	4,800	144,000	1,728,000	1,814,400	1,905,120
Less. Variable Expense					
jins pant etc.	3,360	100,800	1,209,600	1,270,080	1,333,584
Total variable Expense (B)	3,360	100,800	1,209,600	1,270,080	1,333,584
Contribution Margin (CM) [C=(A-B)]	1,440	43,200	518,400	544,320	571,536
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1000	12,000	12,600	13,230
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Entertainment		200	2,400	2,520	2,646
Gird		1,000	12,000	12,000	12,000
Generator		3,000	36,000	37,800	39,690
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	44,800	44,800	44,800
Total Fixed Cost		28,400	385,600	388,840	392,242
Net Profit (E) [C-D]		14,800	132,800	155,480	179,294
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	132,800	155,480	179,294
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		104,800	232,280
	Total Cash Inflow	202,800	260,280	411,574
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	104,800	232,280	383,574

SWOT ANALYSIS

STRENGTH

Employment: 03 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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





