

Proposed NU Business Name: **MAYER DOA DECORETOR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAYEN UDDIN
Age	:	10-07-1986 (22Years)
Education, till to date	:	Class 3
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers, 2 sister
Address	:	Vill: Charaitkandi P.O: Voirob chowdhuri bazar P.S: Sonagazi Dist: Feni
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEMONA KHATUN
(iii) Father's name	:	MD. SULTAN AHMMED
(iv) GB member's info	:	Branch :Amirabad,Sonagazi Centre 17 (Female), Member ID: 7305, Group No: 06 Member since: 05-05-2009(8years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 17360
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	7 years experience in running business.04 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01826109293
Family's Contact No.	:	01881155492
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMONA KHATUN joined Grameen Bank since 8 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

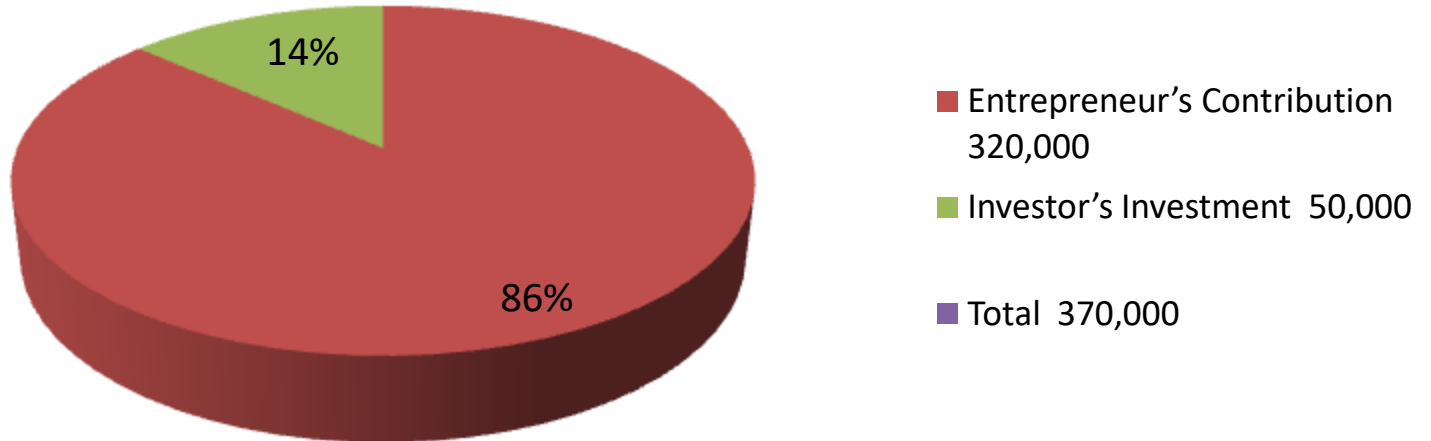
Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA DECORETOR
Location	:	Mongazi bazar, Sonagazi,
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 320000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Decoration item e.t.c▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop rented.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Decoration Item	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Decoration Item	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Rent		1100	13200
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		14000	168000
Entertainment		400	4800
Guard		150	1800
Generator		250	3000
Mobile Bill		300	3600
Total Fixed Cost (D)		21500	258000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Decoration Item			320,000			50,000	370,000
	0	0	370,000	0	0	50,000	370,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Decoration Item	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Decoration Item	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		1100	13200	13200	13200
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		14000	168000	168000	168000
Entertainment		400	4800	4800	4800
Gard		150	1800	1800	1800
Generator		250	3000	3000	3000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21500	255000	255400	255800
Net Profit (E)= [C-D]		8500	102000	107100	112455
Investment Pay Back			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	102,000	107100	112455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82000	169100
	Total Cash Inflow	152,000	189,100	281,555
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	82,000	169,100	261,555

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others: 2
Experience & Skill : 7 years
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

Pictures













FAMILY PICTURE

